

This Page Is Inserted by IFW Operations  
and is not a part of the Official Record

## **BEST AVAILABLE IMAGES**

Defective images within this document are accurate representations of the original documents submitted by the applicant.

Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

**IMAGES ARE BEST AVAILABLE COPY.**

**As rescanning documents *will not* correct images,  
please do not report the images to the  
Image Problems Mailbox.**

File 635:Business Dateline 1985-2000/Jun 28

(c) 2000 Bell & Howell

**\*File 635: Use truncation when searching Classification**  
Codes, for example, S CC=1510?

1/3,K/1

DIALOG(R)File 635:Business Dateline(R)  
(c) 2000 Bell & Howell. All rts. reserv.

0736169 96-94685

**Car shopping? Services do the walking for you**

Lawson, Nancy

Baltimore Business Journal (Baltimore, MD, US), V14 N15 p7

PUBL DATE: 960830

WORD COUNT: 682

DATELINE: Baltimore, MD, US, South Atlantic

TEXT:

...on a specific car within two hours by calling 1-888-HONK-HONK, said owner **Wells Obrecht** .

**Obrecht** 's competition is National Auto & Truck Marketing Network, NATNET, which provides vehicle information from different...

1/3,K/2

DIALOG(R)File 635:Business Dateline(R)  
(c) 2000 Bell & Howell. All rts. reserv.

0725062 96-83562

**Used car deals? He'll fix you up**

Benjamin, Jeff

Daily Record-Baltimore MD (Baltimore, MD, US) p1

PUBL DATE: 960729

WORD COUNT: 651

DATELINE: Baltimore, MD, US, South Atlantic

TEXT:

**Wells Obrecht** figures there's a buck to be made taking the legwork out of shopping for...

NAMED PERSONS: **Obrecht , Wells**

?

File 714: (Baltimore) The [REDACTED] 1990-2000/Jun 28  
(c) 2000 Baltimore Sun

Set	Items	Description
S1	2	WELLS (N2) OBRECHT
?		



1/3,K/1

DIALOG(R)File 714:(Baltimore) The Sun  
(c) 2000 Baltimore Sun. All rts. reserv.

10621062

**Brewery site may find new life; Developers plan to expand Canton revitalization effort**

THE BALTIMORE SUN (BS) - Sunday April 30, 2000

By: SUN STAFF Tom Pelton

Edition: FINAL

Section: LOCAL

Page: 1B

Word Count: 1,257

...Gallaghers Bar & Grill at 940 S. Conkling St. and Canton Station at 1028 S. Conkling.

**Wells Obrecht** , owner of Obrecht Commercial Real Estate, said he decided to take a risk on what...

1/3,K/2

DIALOG(R)File 714:(Baltimore) The Sun  
(c) 2000 Baltimore Sun. All rts. reserv.

08293048

**FOR THIS YEAR'S MARYLAND MILLION, A 10TH ANNIVERSARY AND PARTY FOR 200**

BALTIMORE MORNING SUN (BS) - Friday October 20, 1995

By: Sylvia Badger

Edition: F Section: Features Page: 10E

Word Count: 540

... Young); Wendy and Philip Bass (he's also a partner with Ernst & Young); Mary and **Wells Obrecht** (he's a First National Bank VP); Linda and Matthew Nolan, Nolan-Scott Construction; Larry...  
?

File 15:ABI/Inform(R) 1991-2000/Jun 28  
     (c) 2000 Bell & Howell  
 File 88:Gale Group Business A.R.T.S. 1976-2000/Jun 29  
     (c) 2000 The Gale Group  
 File 9:Business & Industry(R) Jul/1994-2000/Jun 29  
     (c) 2000 Resp. DB Svcs.  
 File 13:BAMP 2000/Jun W3  
     (c) 2000 Resp. DB Svcs.  
 File 623:Business Week 1985-2000/Jun W3  
     (c) 2000 The McGraw-Hill Companies Inc  
 File 647:CMP Computer Fulltext 1988-2000/Jun W2  
     (c) 2000 CMP  
 File 674:Computer News Fulltext 1989-2000/May W4  
     (c) 2000 IDG Communications  
 File 275:Gale Group Computer DB(TM) 1983-2000/Jun 29  
     (c) 2000 The Gale Group  
 File 47:Gale Group Magazine DB(TM) 1959-2000/Jun 29  
     (c) 2000 The Gale group  
 File 624:McGraw-Hill Publications 1985-2000/Jun 28  
     (c) 2000 McGraw-Hill Co. Inc  
 File 484:Periodical Abstracts Plustext 1986-2000/Jun W4  
     (c) 2000 Bell & Howell  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 621:Gale Group New Prod.Annou.(R) 1985-2000/Jun 29  
     (c) 2000 The Gale Group  
 File 16:Gale Group PROMT(R) 1990-2000/Jun 29  
     (c) 2000 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2000/Jun 29  
     (c)2000 The Gale Group

Set	Items	Description
S1	1	CO="SOURCE INTERACTIVE INC."
S2	148	INTERACTIVE?(N)BUYERS(N)NETWORK?(N2)INTERNATION?
S3	111	S2/CO
S4	296	VSOURCE OR VIRTUAL()SOURCE
S5	52	S4/CO
S6	46	RD S3 (unique items)
S7	24	RD S5 (unique items)
S8	1	AU="OBRECHT, W."
?		

1/5/1 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

03143896 SUPPLIER NUMBER: 04624097 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
New company Source Interactive Inc. develops and produces programming for  
interactive videodiscs, compact discs, and computer-based training  
applications.  
PR Newswire, DV1  
Jan 27, 1987  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 384 LINE COUNT: 00033

COMPANY NAMES: Source Interactive Inc. --Public relations  
INDUSTRY CODES/NAMES: BUS Business, General  
DESCRIPTORS: Computer software industry--Public relations; Video  
production companies--Public relations  
SIC CODES: 7372 Prepackaged software  
FILE SEGMENT: NW File 649  
?t 6/3,ab/1-46;t 7/3,ab/1-24;t 8/3,k/1  
>>>No matching display code(s) found in file(s): 623-624, 674, 813

6/3,AB/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02455110  
"Best in class" consortium formed  
(A "best in class" consortium was formed for the production of E2E ; the  
consortium is made up of Pricewaterhousecoopers, Bank of Montreal, Harris  
Bank, Analytics & Interactive Buyers Network International)  
Management Consultant International, p 6  
April 1999  
DOCUMENT TYPE: Newsletter ISSN: 0956-3253 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 109

6/3,AB/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02453716  
Consortium to produce e-business solution  
(Pricewaterhousecoopers, Bank of Montreal, Harris Bank, Analytics &  
Interactive Buyers Network Intl form 'best in class' consortium to  
produce a new end-to-end e-business solution called E2E)  
International Accounting Bulletin, p 4  
April 19, 1999  
DOCUMENT TYPE: Newsletter ISSN: 0265-0223 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 140

6/3,AB/3 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1279197 LAM054  
Home Depot Subscribes to Virtual Source for Internet Commerce  
DATE: May 18, 1998 09:30 EDT WORD COUNT: 228

6/3,AB/4 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1262971

LAW055

Commerce-ready Business to Business Internet Solution Announced by  
Interactive Buyers Network International, Ltd.

DATE: April 22, 1998

09:30 EDT

WORD COUNT: 483

6/3,AB/5 (Item 3 from file: 813)

DIALOG(R) File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1260934

LAM036

McDonald's Corporation for California joins Virtual Source(TM)

DATE: April 20, 1998

09:30 EDT

WORD COUNT: 363

6/3,AB/6 (Item 4 from file: 813)

DIALOG(R) File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1235772

LAM015

Interactive Buyers Network International, Ltd. Announces Technicolor(TM)  
Video Services Subscribes to Virtual Source(TM) to Take Advantage of  
New Electronic Payment Features

DATE: March 2, 1998

09:30 EST

WORD COUNT: 472

6/3,AB/7 (Item 5 from file: 813)

DIALOG(R) File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1220748

LAM006

Interactive Buyers Network International, Ltd. Announces Big A Auto Parts  
and Southland Lumber Subscribe To Virtual Source(TM) Network

DATE: February 2, 1998

09:30 EST

WORD COUNT: 400

6/3,AB/8 (Item 6 from file: 813)

DIALOG(R) File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1215971

LAF012

Interactive Buyers Network International, Ltd. Announces New Board of  
Directors; Will Initiate Stock Buyback Program

DATE: January 23, 1998

09:30 EST

WORD COUNT: 394

6/3,AB/9 (Item 7 from file: 813)

DIALOG(R) File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1198653

LATH018

Interactive Buyers Network International, Ltd. Announces CBS Television  
City, Castle Metals & Parsons Airgas Subscribe to Virtual SOURCE(TM)  
Network

DATE: December 11, 1997

09:30 EST

WORD COUNT: 368

6/3,AB/10 (Item 8 from file: 813)

DIALOG(R) File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1194375

LAW018

**Interactive Buyers Network International, Ltd. Plans to Retire 1,000,000  
Shares of Common Stock; Reports Nine Month Results; Adds  
Georgia-Pacific to Growing List Of Subscribers**

DATE: December 3, 1997 09:30 EST WORD COUNT: 581

6/3,AB/11 (Item 9 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1174732 LAM023  
**Interactive Buyers Network International, Ltd. Announces Neiman-Reed &  
Terry Lumber Subscribe to Virtual Source(TM) Network**

DATE: October 27, 1997 09:28 EST WORD COUNT: 379

6/3,AB/12 (Item 10 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1166594 LAM004  
**Interactive Buyers Network International, Ltd. Announces Warner Brothers  
and Great Western Malting Subscribe To Virtual SOURCE(TM) Network**

DATE: October 13, 1997 09:30 EDT WORD COUNT: 389

6/3,AB/13 (Item 11 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1152683 LAM011  
**Coffin Communications Group Selected as Investor Relations Counsel By  
Interactive Buyers Network International, Ltd.**

DATE: September 15, 1997 09:00 EDT WORD COUNT: 370

6/3,AB/14 (Item 12 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1134819 LAM002  
**\$2,000,000+ Mo. in New Business Available to Vendors Through Virtual  
Source(TM) Business-To-Business Electronic Commerce Network;**

DATE: August 4, 1997 08:15 EDT WORD COUNT: 409

6/3,AB/15 (Item 13 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1106056 CLM040  
**Stone Container, Time Warner's W.E.A. Manufacturing and Motion Industries  
Subscribe to Virtual SOURCE Network; System Enhancements Announced**

DATE: June 2, 1997 14:57 EDT WORD COUNT: 463

6/3,AB/16 (Item 14 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1102826 CLF010  
**Robert C. McShirley, Founder, Re-Joins Interactive Buyers Network**

**International as President and CEO**

DATE: May 23, 1997 10:16 EDT WORD COUNT: 570

6/3,AB/17 (Item 15 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1062914 CLF009  
**IBNL Completes Private Financing & Adds New Clients to its VirtualSOURCE  
Network; Savings Have Averaged 23 Percent**

DATE: February 28, 1997 09:49 EST WORD COUNT: 477

6/3,AB/18 (Item 16 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1040152 CLTU022  
**IBNL Completes Restructuring; Begins National Marketing Program For Its  
'VirtualSource' Service**

DATE: January 7, 1997 15:21 EST WORD COUNT: 450

6/3,AB/19 (Item 17 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0900572 LAW034  
**IBNL FORGES INTO THE FUTURE OF BUYING AND SELLING WITH SOURCE INTERACTIVE  
SOFTWARE**

DATE: January 10, 1996 15:50 EST WORD COUNT: 712

6/3,AB/20 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02191228 Supplier Number: 55998679  
**KILL BW0077, CA-INTERACTIVE-BUYERS and KILL BW0253,  
CQN-CA-INTERACTIVE-BUYERS.**  
Business Wire, p0282  
Oct 5, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 74

6/3,AB/21 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02191212 Supplier Number: 55998658  
**IBNL Joins ASP Global Consortium; Company's eProcurement application  
eliminates software ownership costs.**  
Business Wire, p0262  
Oct 5, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 509

6/3,AB/22 (Item 3 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2000 The Gale Group. All rts. reserv.

02191202 Supplier Number: 55998647

**Correcting Contact Information; Business Communications sted Interactive  
Buyers Network International, Ltd.**

Business Wire, p0253

Oct 5, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 22

**6/3,AB/23 (Item 4 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2000 The Gale Group. All rts. reserv.

02174277 Supplier Number: 55773573

**Corporate Profile for Interactive Buyers Network International Ltd., Dated  
Sept. 17, 1999.**

Business Wire, p0033

Sept 17, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 322

**6/3,AB/24 (Item 5 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2000 The Gale Group. All rts. reserv.

01909712 Supplier Number: 55029483

**IBNL Taps Sessler As COO.**

Business Wire, p0076

June 30, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 283

**6/3,AB/25 (Item 6 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2000 The Gale Group. All rts. reserv.

01908156 Supplier Number: 55008682

**IBNL Files Form 10SB.**

Business Wire, p0383

June 28, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 158

**6/3,AB/26 (Item 7 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2000 The Gale Group. All rts. reserv.

01898085 Supplier Number: 54875417

**IBNL Annual Shareholders Meeting Held; New Chairman and Seattle Office  
Expansion Announced.**

Business Wire, p0483

June 14, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 420

**6/3,AB/27 (Item 8 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2000 The Gale Group. All rts. reserv.

01889529 Supplier Number: 54782867  
**IBNL Names Product Development VP.**  
Business Wire, p1101  
June 3, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 243

**6/3,AB/28 (Item 9 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01836734 Supplier Number: 54240808  
**PriceWaterhouseCoopers, Analytics, Harris Bank, Bank of Montreal and  
Interactive Buyers Network International, Ltd. Form E-business  
Consortium.**  
Business Wire, p1476  
March 29, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 306

**6/3,AB/29 (Item 10 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01820745 Supplier Number: 54006121  
**Analytics Inc. Enters Into Strategic Alliance With IBNL's Virtual Source  
Network.**  
Business Wire, p1164  
March 4, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 700

**6/3,AB/30 (Item 11 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01812744 Supplier Number: 53920345  
**Virtual Source Network Internet Workshop Overbooked; ourschoolsite.com  
Launch Well Received.**  
Business Wire, p0259  
Feb 22, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 621

**6/3,AB/31 (Item 12 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01811139 Supplier Number: 53900185  
**IBNL Opens ourschoolsite.com to Deliver Free Commerce-Ready Web Sites to  
Public and Private Schools.**  
Business Wire, p0025  
Feb 18, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 530



6/3,AB/32 (Item 13 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01772812 Supplier Number: 53400708  
**Technicolor Now Using IBNL's Internet Procurement Application, Virtual SOURCE Network.**  
Business Wire, p0092  
Dec 15, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 298

6/3,AB/33 (Item 14 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01768924 Supplier Number: 53358437  
**Group IV Communications, Inc. and IBNL Form Marketing Pact; Publisher of Magazines for Small Business to Provide Exposure Platform and Content for the Company's Virtual SOURCE Publisher.**  
Business Wire, p1253  
Dec 7, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 348

6/3,AB/34 (Item 15 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01765510 Supplier Number: 53285122  
**Australian Web Developer and Promoter CAIOS Web Solutions to Distribute Virtual Source Publisher Down Under.**  
Business Wire, p0090  
Nov 30, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 355

6/3,AB/35 (Item 16 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01732202 Supplier Number: 53093113  
**Los Angeles Area Chamber of Commerce to Distribute Virtual SOURCE Publisher.**  
Business Wire, p0178  
Oct 19, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 301

6/3,AB/36 (Item 17 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01727676 Supplier Number: 53079566  
**Technology Coast Initiates Coverage On IBNL With "Speculative Buy" Rating.**  
Business Wire, p1259  
Oct 13, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 293

6/3,AB/37 (Item 18 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01701154 Supplier Number: 50277443  
**Seattle-Based Merchant Service Group and IBNL Team to Provide Internet Merchant Solutions.**  
Business Wire, p9010151  
Sept 1, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 504

6/3,AB/38 (Item 19 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01697642 Supplier Number: 50264154  
**REPEAT/IBNL Begins Active Marketing Campaign for Virtual Source Publisher.**  
Business Wire, p08251325  
August 25, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 419

6/3,AB/39 (Item 20 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01697573 Supplier Number: 50264085  
**IBNL Begins Active Marketing Campaign for Virtual Source Publisher.**  
Business Wire, p8251178  
August 25, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 407

6/3,AB/40 (Item 21 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01666576 Supplier Number: 50110048  
**Interactive Buyers Network International Ltd. Unveils the Total Web-based Commerce Solution.**  
Business Wire, p6240066  
June 24, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 317

6/3,AB/41 (Item 22 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

01651181 Supplier Number: 48478383  
**Interactive Buyers Network International, Ltd. Signs Letter of Intent To Acquire Wpg.Net; Completes Surrender of 1,000,000 Shares of Common Stock**  
PR Newswire, pN/A

May 11, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 520

**6/3,AB/42 (Item 1 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06804067 Supplier Number: 57540359  
**Vsource.**  
HICKEY, KATHLEEN  
Traffic World, v260, n6, p47  
Nov 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 44

**6/3,AB/43 (Item 1 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09757403 SUPPLIER NUMBER: 19800930 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Interactive Buyers Network International, Ltd. Announces The Walt Disney  
Company and B.F. Goodrich Subscribe to Virtual SOURCE(TM) Network;**  
PR Newswire, p930LATU062  
Sep 30, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 665 LINE COUNT: 00061

**6/3,AB/44 (Item 2 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09092510 SUPPLIER NUMBER: 18856615 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**IBNL restructures capitalization; adds proven management; releases its new  
"Virtual Source" software.**  
Business Wire, p11120218  
Nov 12, 1996  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 418 LINE COUNT: 00039

**6/3,AB/45 (Item 3 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08329405 SUPPLIER NUMBER: 17858272 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**IBNL declares 20 percent stock dividend; SOURCE Interactive Software  
systems operational.**  
Business Wire, p12141036  
Dec 14, 1995  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 323 LINE COUNT: 00033

**6/3,AB/46 (Item 4 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08287880 SUPPLIER NUMBER: 17731208 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**IBNL announces signing of more than \$8 billion in buying power.**  
Business Wire, p11151062  
Nov 15, 1995  
LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 381 LINE COUNT: 00037  
>>>No matching display code(s) found in file(s): 623-624, 674, 813

7/3,AB/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02522271

**Macworld Shows Rekindled Developer Enthusiasm**  
(Several new products were introduced at the Macworld show, including  
Apple's new iBook laptop and Web-based QuickTime TV)  
Newsbytes News Network, p N/A  
July 21, 1999  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 430

7/3,AB/2 (Item 1 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 2000 IDG Communications. All rts. reserv.

083485

**Persistence methods key for e-comm**  
Byline: CHANDRA KOPPARAPU  
Journal: Network World Page Number: 45  
Publication Date: April 24, 2000  
Word Count: 632 Line Count: 59

7/3,AB/3 (Item 2 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 2000 IDG Communications. All rts. reserv.

064389

**Virtual nets? Proceed with caution**  
**Comnet '98**  
**Early users cite performance, support issues**  
Byline: Bob Wallace  
Journal: Computerworld Page Number: 12  
Publication Date: January 26, 1998  
Word Count: 498 Line Count: 45

7/3,AB/4 (Item 3 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 2000 IDG Communications. All rts. reserv.

051361

**Message Queue**  
**Message Queue**  
Journal: Network World Page Number: 45  
Publication Date: April 22, 1996  
Word Count: 602 Line Count: 56

7/3,AB/5 (Item 4 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 2000 IDG Communications. All rts. reserv.

049241

**Architecturing ATM switches for ABR service**  
Byline: Kambiz Hooshmand  
Journal: Network World Page Number: 35  
Publication Date: January 15, 1996  
Word Count: 814 Line Count: 76

7/3,AB/6 (Item 5 from file: 674)  
DIALOG(R)File 674:Computer News Fulltext  
(c) 2000 IDG Communications. All rts. reserv.

041873

**StrataCom targets cheap, flexible ATM**

**ComNet Preview**

Byline: Michael Csenger

Journal: Network World Page Number: 1

Publication Date: January 16, 1995

Word Count: 669 Line Count: 62

7/3,AB/7 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02314920 SUPPLIER NUMBER: 55235403 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**\*\*\*Macworld Shows Rekindled Developer Enthusiasm 07/21/99.**

Newsbytes PM, NA

July 21, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 468 LINE COUNT: 00042

7/3,AB/8 (Item 1 from file: 624)  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2000 McGraw-Hill Co. Inc. All rts. reserv.

00976319

**Turrets: Tools for the energy trade**

Electrical World November 1998; Pg 66; Vol. 212, No. 11

Journal Code: EW ISSN: 0013-4457

Section Heading: EXECUTIVE BRIEFING

Word Count: 842 \*Full text available in Formats 5, 7 and 9\*

BYLINE:

By Danialle Weaver

7/3,AB/9 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1134819

LAM002

**\$2,000,000+ Mo. in New Business Available to Vendors Through Virtual  
Source(TM) Business-To-Business Electronic Commerce Network;**

DATE: August 4, 1997

08:15 EDT

WORD COUNT: 409

7/3,AB/10 (Item 1 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02544949 Supplier Number: 62851147

**Vsource to Complete Training of U S WEST Sales Force; Pure Internet  
eProcurement Application Now Available to U S WEST Customer Base.**

Business Wire, p0072

June 21, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 768

7/3,AB/11 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02498232 Supplier Number: 62032169  
**Vsource Files Initial Form 10-KSB.**  
Business Wire, p0396  
May 11, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 474

**7/3,AB/12 (Item 3 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02484167 Supplier Number: 61806981  
**Vsource Announces Preliminary Financial Results; Results Reflect Successful Product Development and Expansion of Business.**  
Business Wire, p0327  
April 28, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 563

**7/3,AB/13 (Item 4 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02462614 Supplier Number: 61619987  
**Vsource to Provide eProcurement Via Internet and Satellite as Part of New Service From NeTune.**  
Business Wire, p0298  
April 24, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 448

**7/3,AB/14 (Item 5 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02445779 Supplier Number: 61378662  
**U S WEST Teams with Vsource to Bring the Time and Cost Savings of Internet-Based Procurement to More Businesses.**  
PR Newswire, p3468  
April 7, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1435

**7/3,AB/15 (Item 6 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02442135 Supplier Number: 61290422  
**Vsource Appoints New COO; Vsource Strengthens Management Team.**  
Business Wire, p0075  
April 5, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 588

**7/3,AB/16 (Item 7 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02432663      Supplier Number: 60267209  
**Vsource and Internet Commerce Corporation Link EDI and Pure-Internet eProcurement.**  
Business Wire, p0179  
March 20, 2000  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      927

**7/3,AB/17      (Item 8 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02432600      Supplier Number: 60264258  
**Internet Commerce Corporation and Vsource Link EDI Application Service Provider and Pure-Internet eProcurement.**  
Business Wire, p1108  
March 20, 2000  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      904

**7/3,AB/18      (Item 9 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02417385      Supplier Number: 59591307  
**Vsource Expands Management Team With Addition of Chief Financial Officer; Announces Closing of Private Placement.**  
Business Wire, p0364  
Feb 24, 2000  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      832

**7/3,AB/19      (Item 10 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02289265      Supplier Number: 58825447  
**Vsource Financial Results - Nine Months Ending 10-31-99; Results Reflect Successful Development Efforts to Launch Virtual Source Network - VSN.**  
Business Wire, p0051  
Jan 21, 2000  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      1357

**7/3,AB/20      (Item 11 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02191212      Supplier Number: 55998658  
**IBNL Joins ASP Global Consortium; Company's eProcurement application eliminates software ownership costs.**  
Business Wire, p0262  
Oct 5, 1999  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      509

**7/3,AB/21      (Item 12 from file: 621)**

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02156920 Supplier Number: 55566608

**REPEAT/IBNL Signs Pact With DirectLine Partners; DLP to Represent IBNL's Virtual Source Network Application to Municipal Marketplace.**

Business Wire, p0223

August 26, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 371

7/3,AB/22 (Item 13 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2000 The Gale Group. All rts. reserv.

02156438 Supplier Number: 55561354

**IBNL Signs Pact With DirectLine Partners; DLP to Represent IBNL's Virtual Source Network Application to Municipal Marketplace.**

Business Wire, p1067

August 26, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 371

7/3,AB/23 (Item 14 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2000 The Gale Group. All rts. reserv.

01909712 Supplier Number: 55029483

**IBNL Taps Sessler As COO.**

Business Wire, p0076

June 30, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 283

7/3,AB/24 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

06804067 Supplier Number: 57540359

**Vsource.**

HICKEY, KATHLEEN

Traffic World, v260, n6, p47

Nov 8, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 44

8/3,K/1 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

04160351 SUPPLIER NUMBER: 08266107 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Crosslinking system effect on processing behavior and performance profile of HNBR. (hydrogenated nitrile rubber)**

Thormer, J.; Mirza, J.; Sventivanyi, Z.; Obrecht, W. ; Rohde, E

Rubber World, v201, n2, p25(6)

Nov, 1989

ISSN: 0035-9572

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 3049

LINE COUNT: 00249

...Obrecht, W

?



File 256:SoftBase:Reviews, Companies&Prods. 85-2000/May

(c)2000 Info.Sources Inc

File 278:Microcomputer Software Guide 2000/May

(c) 2000 Reed Elsevier Inc.

Set	Items	Description
S1	0	CO="SOURCE INTERACTIVE"
S2	0	CO="VSOURCE"
S3	0	CO="VIRTUAL() SOURCE?"
S4	0	CO="INTERACTIVE BUYER NETWORK"
S5	1	VSOURCE
S6	0	VIRTUAL() SOURCE/CO
S7	0	INTERACTIV?() BUYER?() NETWORK?() INTERNATIONAL?
?		

5/5/1 (Item 1 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
(c)2000 Info.Sources Inc. All rts. reserv.

00085672 DOCUMENT TYPE: Review

PRODUCT NAMES: Vsource (593231); Vnet (593249); Premium Mega Macro  
Designs (593257); Motive (531499); PowerMill (346454)

TITLE: Solving the Configurable, Core-Based-Chip Puzzle: EDA Tools Put  
It...

AUTHOR: Lipman, Jim

SOURCE: EDN - Magazine Edition, v40 n22 p81(8) Oct 26, 1995

ISSN: 0012-7515

HOME PAGE: <http://www.ednmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Advantages of configurable core-based chip design are only applicable to large volumes of chip production because installing the technology is expensive. When the mu-P, mu-C, or digital signal processor (DSP) cores and peripheral functions are identified, electronic design automation (EDA) tools should be chosen to complete the design. Products highlighted include **Vsource** and Vnet model cores, both of which are portable and technology-neutral. Vnet is a nonspecific VHDL or Verilog gate-level netlist. Premium Mega Macro Designs is also a block for core-based ASIC chips. The vendor, 3Soft, provides libraries of cores and peripheral blocks that are also portable and technology-neutral. The Macroware 3 library provides over 50 functions, including computer peripheral blocks for disk, communications, and CRT control. Motive and PowerMill, point tools that complement other tool suites and sets, can be used with optimized tools.

COMPANY NAME: Vautomation (613835); 3Soft Corp (609323); Viewlogic  
Systems Inc (399213); Synopsys Inc (518166)

SPECIAL FEATURE: Charts Buyers Guides Tables

DESCRIPTORS: Circuit Design; Electrical Engineering; Subroutine Libraries;  
Computer Equipment; CAE; CAD CAM; CAD; Graphics for Science &  
Engineering; Hardware Description Languages; Verilog; VHDL

REVISION DATE: 19990530

?

File 570:Gale Group MARS 1984-2000/Jun 29  
(c) 2000 The Gale Group

Set	Items	Description
S1	0	CO="SOURCE INTERACTIVE"
S2	0	CO="VSOURCE"
S3	1	CO="INTERACTIVE BUYERS NETWORK INTERNATIONAL LTD."
S4	0	CO="VIRTUAL SOURCE"
?		

3/5/1

DIALOG(R) File 570:Gale Group MARS(R)  
(c) 2000 The Gale Group. All rts. reserv.

01695266 Supplier Number: 53093113 (USE FORMAT 7 FOR FULLTEXT)  
**Los Angeles Area Chamber of Commerce to Distribute Virtual SOURCE  
Publisher.**

Business Wire, p0178

Oct 19, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 301

PUBLISHER NAME: Business Wire

COMPANY NAMES: **Interactive Buyers Network International Ltd.**

EVENT NAMES: \*240 (Marketing procedures)

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*7372600 (Computer Network & Communications Software)

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)

NAICS CODES: 51121 (Software Publishers)

SPECIAL FEATURES: COMPANY

ADVERTISING CODES: 59 Channels of Distribution

?

1235772/9

DIALOG(R) File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1235772

LAM015

**Interactive Buyers Network International, Ltd. Announces Technicolor(TM) Video Services Subscribes to Virtual Source(TM) to Take Advantage of New Electronic Payment Features**

DATE: March 2, 1998

09:30 EST

WORD COUNT: 472

VENTURA, Calif. , March 2 /PRNewswire/ -- Interactive Buyers Network International, Ltd. (OTC Bulletin Board: IBNL) announced today that Technicolor(TM) Video Services has subscribed to IBNL's Virtual SOURCE(TM) network, the Company's business-to-business electronic commerce service. Technicolor(TM) is the world leader in duplication services. They join a continuing list of major corporations subscribing to Virtual SOURCE(TM).

The Technicolor(TM) installation signals a new level of service and efficiency from the Virtual SOURCE(TM) system. This new level of service gives online buyers the full process ability to source their purchasing requests, issue electronic purchase orders, and process credit card payments securely online. The significant value to the user, in this case Technicolor(TM), will be the ease of location of the best prices and delivery times, as well as reducing the paperwork from thousands of invoices and statements, to a simple credit card statement. According to nationally recognized accounting organizations, the cost of paperwork associated with the procurement process is currently five percent of the U.S. GDP. Additionally, the system also includes a private Web site for management to view reports that measure buyer and supplier compliance. These feature enhancements will be made available to all buyers online with Virtual SOURCE(TM) in the near future.

Mr. Ed Bull, Vice President Materials, of Technicolor(TM), stated, "We weighed our options and concluded that Virtual SOURCE(TM) linked to a major credit card program makes a great deal of sense for our purchasing. We are planning to activate the system on a global basis."

"We have reached a new level in the development of Virtual SOURCE(TM). Our online suppliers are excited about our transition from a tool that they could use to link to buyers, in order to exchange quote information. Soon, customers will be able to get purchase orders and payment online. What it means for us is that our hard work is paying off. By providing this new level of efficiency, the flow of commerce on the Virtual SOURCE(TM) network can only continue to increase," stated Mr. Robert ("Jay") McShirley, CEO of IBNL.

IBNL operates Virtual SOURCE(TM) network, a proprietary software system designed to enhance business-to-business electronic commerce. Buyers use the Virtual SOURCE(TM) network to obtain competitive bids in response to RFQs. Sellers use the Virtual SOURCE(TM) network to enhance sales opportunities and provide product and pricing information to customers. The system can be operated through modem or Internet access. Users of the system pay a nominal yearly subscription fee. Current subscribers include industry leaders such as Warner Brothers, CBS Television City, B.F. Goodrich, Xircom, Time Warner's WEA Manufacturing, Stone Container, Monogram Aerospace Fasteners, Castle Metals and Earle M. Jorgensen Company.

SOURCE Interactive Buyers Network International, Ltd.

CONTACT: Interactive Buyers Network International, Ltd., 805-677-6720, or Samuel Bradt, CFO, Milwaukee Office, 414-966-7691; or Michael Manahan of Coffin Communications Group, 818-789-0100

(IBNL)

COMPANY NAME: INTERACTIVE BUYERS NETWORK INTERNATIONAL, LTD.;  
TECHNICOLOR(TM) VIDEO SERVICES  
TICKER SYMBOL: IBNL (OTC)  
PRODUCT: COMPUTER, ELECTRONICS (CPR)

STATE: CALIFORNIA (CA)  
SECTION HEADING: BUSINESS

?

03143896/9

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

03143896 SUPPLIER NUMBER: 04624097 (THIS IS THE FULL TEXT)  
**New company Source Interactive Inc. develops and produces programming for interactive videodiscs, compact discs, and computer-based training applications.**

PR Newswire, DV1

Jan 27, 1987

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 384 LINE COUNT: 00033

TEXT:

LAKEWOOD, Colo., Jan. 27 /PRNewswire/ -- A group of Denver-area video and videodisc production experts have formed Source Interactive, Inc., a full-service firm to develop and produce programming for the interactive videodisc, compact disc and computer-based training or information applications.

A typical interactive videodisc system consists of a personal computer, a laser disc player, a touch-sensitive screen, several special printed circuit boards and cabling. The entire system -- a self-contained learning system -- fits on a small table or inside specially designed kiosks. A 12- or 8-inch videodisc is installed in the disc player and computer software is installed on the personal computer to operate the program.

Source Interactive produces a wide range of programs for its clients utilizing interactive technology, including education and training programs, at consumer points of purchase or points of information, employee information programs, and visitor center programs to mention a few. In addition, Source Interactive is developing its own proprietary programs and hardware systems, and produces linear video tapes for corporate and government clients.

One of these internally developed products includes an electronic voting system that allows voters to touch the name of their candidate on a TV screen to cast a ballot.

A privately held corporation based in the Denver suburb of Lakewood, Colo., Source Interactive offers clients a one-stop shop capable of taking any interactive project from concept to completion.

For interactive programs, the company provides its corporate and government clients with consulting, front-end analysis, program design, scripting, flowcharting, software development and complete interactive program production services. Source Interactive's design services are backed by its state-of-the-art in-house video production facility.

Source Interactive has executed joint marketing agreements with IBM and NCR to assist in the marketing of interactive programming, hardware and software systems.

The new company, formed in the fall of 1986, is headed by President and Chief Executive Officer Michael Golden, formerly general manager of Telemation Interactive, and Vice President Richard J. Schneider, former senior producer for Telemation Interactive. Other key staff include Senior Designer Chris Hansen and Senior Producer Douglas Millington.

/CONTACT: Michael Golden or Richard Schneider of Source Interactive, 303-237-3472/

COPYRIGHT 1987 PR Newswire

COMPANY NAMES: Source Interactive Inc.--Public relations

INDUSTRY CODES/NAMES: BUS Business, General

DESCRIPTORS: Computer software industry--Public relations; Video production companies--Public relations

SIC CODES: 7372 Prepackaged software

FILE SEGMENT: NW File 649

?

1220748/9

DIALOG(R) File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1220748

LAM006

**Interactive Buyers Network International, Ltd. Announces Big A Auto Parts and Southland Lumber Subscribe To Virtual Source(TM) Network**

DATE: February 2, 1998

09:30 EST

WORD COUNT: 400

BURBANK, Calif., Feb. 2 /PRNewswire/ -- Interactive Buyers Network International, Ltd. (OTC Bulletin Board: IBNL) announced today that Big A Auto Parts, Southland Lumber and Copper and Brass Sales have all recently subscribed to IBNL's Virtual SOURCE(TM), the Company's business-to-business electronic commerce service. They join a continuing list of major corporations subscribing to Virtual SOURCE(TM).

Big A Auto Parts is one of the largest retail auto parts chains in the U.S. Initially, key stores will be online, with the remaining 2000-plus stores of this large chain as a strong potential market. Serving Southern California for decades, Southland Lumber remains one of the top lumber suppliers in Los Angeles and its surrounding areas. Copper and Brass Sales is one of the TMX companies, a world leader in the materials distribution and service industry. With the addition of these firms, IBNL can continue its growth strategy of targeting these corporations' suppliers, and/or franchisees, creating an additional market for Virtual SOURCE(TM).

Mr. Robert ("Jay") McShirley, President of IBNL, stated, "We are very pleased to bring these prestigious companies on-board. Volume on the system continues to increase, and more and more firms are seeing the benefits of purchasing online with Virtual SOURCE(TM). One of the aspects of our system that I am particularly pleased with is that our online sellers are responding to 50-70% of all buyer requests within the same day. This shows the versatility of Virtual SOURCE(TM). Not only is purchasing through the system saving firms money, but it is an extremely convenient method for conducting everyday business transactions."

IBNL operates Virtual SOURCE(TM) network, a proprietary software system designed to enhance business-to-business electronic commerce. Buyers use the Virtual SOURCE(TM) network to obtain competitive bids in response to RFQs. Sellers use the Virtual SOURCE(TM) network to enhance sales opportunities and provide product and pricing information to customers. The system can be operated through modem or Internet access. Users of the system pay a nominal yearly subscription fee. Current subscribers include industry leaders such as Warner Brothers, CBS Television City, B.F. Goodrich, Xircom, Time Warner's WEA Manufacturing, Stone Container, Great Western Malting (division of ConAgra), Monogram Aerospace Fasteners, Castle Metals and Earle M. Jorgensen Company. SOURCE Interactive Buyers Network International, Ltd.

CONTACT: Samuel Bradt, CFO of Interactive Buyers Network International, Ltd., Milwaukee Office: 414-966-7691; or Michael Manahan, Partner, Coffin Communications Group, 818-789-0100

(IBNL)

COMPANY NAME: INTERACTIVE BUYERS NETWORK INTERNATIONAL, LTD.; BIG A  
AUTO PARTS; SOUTHLAND LUMBER; COPPER AND BRASS SALES  
TICKER SYMBOL: IBNL (OTC)  
PRODUCT: AUTOMOTIVE (AUT); COMPUTER, ELECTRONICS (CPR);  
ENTERTAINMENT (ENT); RETAIL (REA)  
STATE: CALIFORNIA (CA)  
SECTION HEADING: BUSINESS

?



1134819/9

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1134819

LAM002

**\$2,000,000+ Mo. in New Business Available to Vendors Through Virtual Source(TM) Business-To-Business Electronic Commerce Network;**

DATE: August 4, 1997

08:15 EDT

WORD COUNT: 409

BURBANK, Calif. , August 4 /PRNewswire/ -- Interactive Buyers Network International, Ltd (OTC Bulletin Board: IBNL) reports that more new subscribers have joined its Virtual SOURCE network. Earle M. Jorgensen Co., Kent H. Landsberg Corporation, Monogram Aerospace, Alpase, Tubesales, Earthgrains, Thompson Industrial Supply, and others have recently subscribed. "We saw more than a 400% return on investment in the first week we went on line with Virtual SOURCE," said LeRoy Graw, EdD, C.P.M., CPCM, of Smith Environmental Corporation. It is these kinds of experiences that continue to draw marquee businesses to the Virtual SOURCE network.

"Developing this network requires a foundation of diverse and substantial companies, to feed our server with real-time commerce opportunities" says Robert ("Jay") McShirley, CEO, "...and that is exactly what is happening. The amount of actual business available through the Virtual SOURCE network has grown to an estimated \$2,000,000 per month recently." This represents the total value of "RFQs" placed on the system by subscribers, during the period in question. The categories currently with the largest dollar volume include:

Office Supplies	Automotive Parts	Safety Supplies
Janitorial Supplies	Lubricants & Fuels	Packaging
Industrial Supplies	Electrical Supplies	Metals

Vendors in these categories are immediately notified by fax, or pager, that there is potential new business for them on the network, so they can respond on a timely basis.

Virtual SOURCE is a highly intensified service to businesses, assisted by sophisticated user-friendly software, and customer support services, that dramatically enhance the competitiveness of vendor offerings. Subscribers using the system primarily for purchasing achieve benefits through a modest realignment of procedures, and through electronic access to a wider range of vendors, followed by the natural process of competition among those vendors. Vendors are attracted to the Virtual SOURCE network because of expanded opportunities to quote on new business opportunities from their existing customers on the network, plus new "ready to buy" customers who are also using Virtual SOURCE. Subscribers using the system for purchasing on a full scale basis are provided a minimum of three competitive responses to each RFQ they put on the system.

For information on the Virtual SOURCE system, and Virtual SOURCE assisted electronic commerce, please contact Richard S. McShirley, Vice President, 818-972-5090. Virtual SOURCE is a business service offered by Interactive Buyers Network International, Ltd. Its common shares trade through the OTC Bulletin using the symbol "IBNL".

SOURCE Interactive Buyers Network International

CONTACT: Samuel E. Bradt, Chief Financial Officer, 414-966-7691  
(IBNL)

COMPANY NAME: INTERACTIVE BUYERS NETWORK INTERNATIONAL; VIRTUAL SOURCE  
NETWORK  
TICKER SYMBOL: IBNL (OTC)  
PRODUCT: COMPUTER, ELECTRONICS (CPR)  
DESCRIPTORS: NEW PRODUCTS & SERVICES (PDT)  
STATE: CALIFORNIA (CA)

01768924/9

DIALOG(R) File 621:Gale Group New Prod. Annou. (R)  
(c) 2000 The Gale Group. All rts. reserv.

01768924 Supplier Number: 53358437 (THIS IS THE FULLTEXT)

**Group IV Communications, Inc. and IBNL Form Marketing Pact; Publisher of  
Magazines for Small Business to Provide Exposure Platform and Content for  
the Company's Virtual SOURCE Publisher.**

Business Wire, pl253

Dec 7, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 348

TEXT:

VENTURA, Calif.--(BUSINESS WIRE)--Dec. 7, 1998--Interactive Buyers Network International Ltd. (OTC BB:IBNL) Monday announced a pact with Group IV Communications, Inc. to promote the company's commerce-ready, web site development tool, Virtual SOURCE(TM) Publisher ("VSP").

Group IV publishes magazines for small business, including Independent Business for the National Federation of Independent Business, which with 550,000 members is the largest and most influential small business lobbying association in the country. Group IV is also a content provider of small business information for web sites including NationsBank at <http://www.nationsbank.com>.

Group IV is owned and managed by former executives of the Ziff Davis Publishing Co., Time, Inc. and Adweek Magazine.

Group IV President, Tom Sargent, commented on the alliance with IBNL, "Our association with Virtual SOURCE(TM) makes perfect sense for our audiences. Virtual SOURCE(TM) Publisher brings easy, low-cost commerce site development to any size company. Our firm has the channels to get out a clear and sustained message of the benefits of e-commerce. We are increasing our editorial coverage of the commercial application of web sites for our readers (550,000 circulation), spotlighting small business applications for web site development tools, and also making available extensive content libraries for use by distributors and users of VSP around the world."

"We are very excited about the exposure and quality content that Group IV brings to VSP", said Robert "Jay" McShirley, CEO of IBNL. "We see this as a major enhancement in our efforts to expand distribution of VSP."

IBNL offers two unique Internet services. First is the Virtual SOURCE(TM) network <http://www.vsource.net>, a proprietary on-line system designed to enhance business-to-business electronic commerce. Buyers use the Virtual SOURCE(TM) network to obtain competitive bids on a variety of goods and services. Sellers use the network to enhance sales opportunities and to provide product and pricing information to customers. Secondly, the company's Virtual SOURCE(TM) Publisher allows almost any user to build his/her own simple web site in minutes, without technical training, specialized software, or the need and cost of a consultant.

COPYRIGHT 1999 Gale Group

COPYRIGHT 1998 Business Wire

PUBLISHER NAME: Business Wire

COMPANY NAMES: \*Interactive Buyers Network International Ltd.

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)

?

02191212/9

DIALOG(R) File 621:Gale Group New Prod. Annou. (R)

(c) 2000 The Gale Group. All rts. reserv.

02191212 Supplier Number: 55998658 (THIS IS THE FULLTEXT)

**IBNL Joins ASP Global Consortium; Company's eProcurement application eliminates software ownership costs.**

Business Wire, p0262

Oct 5, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 509

TEXT:

VENTURA, Calif.--(BUSINESS WIRE)--Oct. 5, 1999--

Interactive Buyers Network International, Ltd. (OTC BB:IBNL), developers of Virtual Source Network (VSN) for Internet-based procurement, announced today it has joined the Application Service Provider (ASP) Industry Consortium.

IBNL is the first "pure play" Internet Application Service Provider that accommodates the entire procurement process.

IBNL's VSN application provides any size company with everything required to facilitate and customize the entire procurement process in one solution via the Internet. Often referred to as "spec-to-check," the resident tools within VSN include RFP, RFI, RFP, contract, catalog (internal and external), reverse auction and vertical market development.

"Until now, companies looking to adopt a full-process eProcurement solutions have had no other choice than to cobble together various solutions utilizing software," explained Jeri Sessler, IBNL chief operating officer. "Our VSN application provides companies with every element of the process, and we do it entirely over the Internet. This maintains and streamlines best practices while eliminating the cost issues associated with software ownership," she added.

About the ASP Industry

An Application Service Provider manages and delivers application capabilities to multiple entities from data centers across a wide area network. ASPs give customers a viable alternative to procuring and implementing complex systems themselves. In some cases, ASPs even provide customers with a comprehensive alternative to building and managing internal information technology operations. ASPs range from hosted applications that are rented to users to pure play providers of true Internet-based solutions.

ASP customers also are able to control more precisely the total cost of technology ownership through scheduled payment schemes. Though the ASP market is relatively new, computer industry analysts foresee rapid growth and multi-billion-dollar annual sales within the next few years.

About the ASP Industry Consortium

Founded in May 1999, the Application Service Provider Industry Consortium is an international advocacy group of companies formed to promote the application service provider industry by sponsoring research, fostering standards, and articulating the measurable benefits of this evolving delivery model. Its goals include educating the marketplace, developing common definitions for the industry, as well as serving as a forum for discussion and sponsoring research in the industry. In addition, the consortium will foster open standards and guidelines and promote best practices for the industry. AT&T, Compaq Computer Corp., GTE, and IBM Corp. are among the 100 ASP Industry Consortium member companies.

About IBNL

Interactive Buyers Network International, Ltd. develops Internet applications for business through its subsidiary, Virtual Source, Inc. Their flagship product, Virtual Source Network, allows companies to create a Web-based purchasing system to automate all aspects of corporate procurement such as material requisitions, RFP and RFQ activity, and direct order from vendor catalogs or contracts at substantial savings. VSN also accommodates electronic sending, receiving, approval and payment of supplier invoices.

IBNL, in cooperation with PricewaterhouseCoopers, LLP, and Analytics, Inc., provides "best of breed" end-to-end procurement services for the entire purchasing process, all via the Internet. IBM Learning Services provides state-of-the-systems training for VSN clients, by partnering with IBNL to ensure seamless integration.

Visit <http://www.virtualsource.net> for more information.

COPYRIGHT 2000 Gale Group

COPYRIGHT 1999 Business Wire

PUBLISHER NAME: Business Wire

COMPANY NAMES: \*Interactive Buyers Network International Ltd.; Virtual Source Inc.

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)  
?

09092510/9

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09092510 SUPPLIER NUMBER: 18856615 (THIS IS THE FULL TEXT)  
IBNL restructures capitalization; adds proven management; releases its new  
"Virtual Source" software.  
Business Wire, p11120218  
Nov 12, 1996  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 418 LINE COUNT: 00039

TEXT:

BURBANK, Calif.--(BUSINESS WIRE)--Nov. 12, 1996--Interactive Buyers Network International, Ltd. (OTC Bulletin Board:IBNL) Tuesday announced that it and its major shareholders have signed an agreement in principle to restructure its capitalization, and to add Joseph E. Thomure as chief executive officer and Samuel E. Bradt as chief financial officer.

Michael R. Hastings continues as president.

Thomure, with the assistance of Bradt, earlier this year sold a profitable and growing on-line healthcare database business, which Thomure founded and developed during the past several years. Bradt is also a shareholder, officer and director with other high growth entrepreneurial businesses, and was a financial officer with a large pharmaceutical company.

Since July, Thomure has guided BSi, (a 100% owned subsidiary of IBNL) in re-focusing its marketing, upgrading its software product, and has helped BSi to start generating revenues. By the closing date, the new executives will have personally invested approximately \$300,000 as a part of this transaction, and plan to raise additional capital following the closing.

As part of the restructuring, founding shareholders are contributing 1,050,000 presently outstanding common shares back to the company, and canceling all existing Stock Options and Certificates of Contingent Interest (earn-out shares). At the conclusion of the restructuring, the Thomure group will hold 50% of IBNL's outstanding shares.

IBNL and BSi are development stage companies providing purchasing services and VIRTUAL SOURCE Software to businesses that allows them to streamline the procurement process via PC and modem, with or without Internet access. The system includes automatic auditing and expanded opportunities for sellers/vendors to see quote/RFQ activity.

Vendor interactive quotations become part of the record, created without duplication of effort, and assuring fairness and accountability. The resulting buyer/seller network is supported by BSi account managers and purchasing agents to guarantee that client buyers have multiple responses to their RFQs. VIRTUAL SOURCE is available in Windows format.

Thomure stated, "I am very excited about the opportunities in electronic commerce generally, and at IBNL in particular. Now, mainstream manufacturing businesses, and others, will have a practical opportunity to capitalize on today's technology in combination with the time-tested success of high quality customer service and support."

NOTE TO EDITORS: BSi Software Inc. is a wholly owned subsidiary of IBNL, a public company traded on the NASDAQ Bulletin Board.

CONTACT: BSi Software, Burbank  
Michael R. Hastings, 818/972-5090  
COPYRIGHT 1996 Business Wire

COMPANY NAMES: Interactive Buyers Network International Ltd.--Management  
INDUSTRY CODES/NAMES: BUS Business, General; BUSN Any type of business  
DESCRIPTORS: Computer software industry--Management  
NAMED PERSONS: Bradt, Samuel E.--Selection, appointment, resignation, etc.;  
Hastings, Michael R.--Selection, appointment, resignation, etc.  
PRODUCT/INDUSTRY NAMES: 7372204 (Engineering, Mfg Software Pkgs)  
SIC CODES: 7372 Prepackaged software  
TICKER SYMBOLS: IBNL  
FILE SEGMENT: NW File 649

?

d bib 112 5,10,14,18,21,22,26,27

L12 ANSWER 5 OF 38 USPATFULL

AN 1999:152846 USPATFULL  
TI System and method for pre-authorization of individual account transactions  
IN Watson, Craig, Sandy, UT, United States  
PA GE Capital, UT, United States (U.S. corporation)  
PI US 5991750 19991123  
AI US 1997-957419 19971024 (8)  
DT Utility  
EXNAM Primary Examiner: MacDonald, Allen R.; Assistant Examiner: Myhre, James W.  
LREP Workman, Nydegger & Seeley  
CLMN Number of Claims: 40  
ECL Exemplary Claim: 1  
DRWN 6 Drawing Figure(s); 8 Drawing Page(s)  
LN.CNT 1061

L12 ANSWER 10 OF 38 USPATFULL

AN 1999:83007 USPATFULL  
TI Graphical user interface-based, client-server system and method for decision making applications  
IN Christeson, William, Colorado Springs, CO, United States  
Kailasam, Venkatesan, Colorado Springs, CO, United States  
Kedar, Atul, Falls Church, VA, United States  
Khanna, Praveen, Colorado Springs, CO, United States  
Tommel, Darryl J., Herndon, VA, United States  
Waldo, III, Paul W., Powhatan, VA, United States  
PA MCI Communications Corporation, Washington, DC, United States (U.S. corporation)  
PI US 5926817 19990720  
AI US 1995-581679 19951229 (8)  
DT Utility  
EXNAM Primary Examiner: Lintz, Paul R.; Assistant Examiner: Coby, Frantz  
CLMN Number of Claims: 14  
ECL Exemplary Claim: 1  
DRWN 20 Drawing Figure(s); 20 Drawing Page(s)  
LN.CNT 860

L12 ANSWER 14 OF 38 USPATFULL

AN 1998:148867 USPATFULL  
TI Computerized quotation system and method  
IN Giovannoli, Joseph, 30 Bayberry Dr., Saddle River, NJ, United States  
07485  
PI US 5842178 19981124  
AI US 1998-15705 19980130  
RLI Continuation of Ser. No. US 1996-603906, filed on 22 Feb 1996, now patented, Pat. No. US 5758328  
DT Utility  
EXNAM Primary Examiner: Cosimano, Edward R.; Assistant Examiner: Groutt, Phillip  
LREP Kaplan & Gilman, LLP  
CLMN Number of Claims: 2  
ECL Exemplary Claim: 1  
DRWN 9 Drawing Figure(s); 9 Drawing Page(s)  
LN.CNT 474

L12 ANSWER 18 OF 38 USPATFULL

AN 1998:59737 USPTFULL  
TI Computerized quotation system and method  
IN Giovannoli, Joseph, 30 Bayberry Dr., Saddle River, NJ, United States  
07458  
PI US 5758328 19980526  
AI US 1996-603906 19960222 (8)  
DT Utility  
EXNAM Primary Examiner: Cosimano, Edward R.; Assistant Examiner: Groutt, Phillip  
LREP Kaplan, Jeffrey  
CLMN Number of Claims: 19  
ECL Exemplary Claim: 1  
DRWN 9 Drawing Figure(s); 9 Drawing Page(s)  
LN.CNT 578

L12 ANSWER 21 OF 38 USPTFULL

AN 97:37033 USPTFULL  
TI Electronic proposal preparation system for selling computer equipment and copy machines  
IN Johnson, Jerome D., North Mankato, MN, United States  
PA Clear With Computers, Inc., Mankato, MN, United States (U.S. corporation)  
PI US 5625776 19970429  
AI US 1994-268166 19940629 (8)  
RLI Continuation-in-part of Ser. No. US 1992-878602, filed on 5 May 1992, now patented, Pat. No. US 5493490  
DT Utility  
EXNAM Primary Examiner: Weinhardt, Robert A.; Assistant Examiner: Thomas, Joseph  
LREP Merchant, Gould, Smith, Edell, Welter & Schmidt, P.A.  
CLMN Number of Claims: 63  
ECL Exemplary Claim: 1  
DRWN 43 Drawing Figure(s); 43 Drawing Page(s)  
LN.CNT 2976

L12 ANSWER 22 OF 38 USPTFULL

AN 97:25850 USPTFULL  
TI Electronic proposal preparation system  
IN Johnson, Jerome D., North Mankato, MN, United States  
PA Clear With Computers, Inc., Mankato, MN, United States (U.S. corporation)  
PI US 5615342 19970325  
AI US 1996-596575 19960205 (8)  
RLI Continuation of Ser. No. US 1992-878602, filed on 5 May 1992, now patented, Pat. No. US 5493490  
DT Utility  
EXNAM Primary Examiner: Weinhardt, Robert A.; Assistant Examiner: Thomas, Joseph  
LREP Merchant, Gould, Smith, Edell, Welter & Schmidt, P.A.  
CLMN Number of Claims: 21  
ECL Exemplary Claim: 1  
DRWN 43 Drawing Figure(s); 43 Drawing Page(s)  
LN.CNT 2586

*Note 27*

L12 ANSWER 26 OF 38 USPTFULL

AN 96:39742 USPTFULL  
TI Method and apparatus for configuring systems  
IN Lynch, John, Austin, TX, United States  
Franke, David, Austin, TX, United States  
PA Trilogy Development Group, Austin, TX, United States (U.S. corporation)  
PI US 5515524 19960507  
AI US 1993-39949 19930329 (8)  
DT Utility  
EXNAM Primary Examiner: Teska, Kevin J.; Assistant Examiner: Mohamed, Ayni  
LREP Hecker & Harriman  
CLMN Number of Claims: 6

*[Handwritten signature]*

ECL Exemplary Claim  
DRWN 24 Drawing Figure(s); 24 Drawing Page(s)  
LN.CNT 1806

L12 ANSWER 27 OF 38 USPATFULL

AN 96:15381 USPATFULL

TI Electronic proposal preparation system for selling vehicles

IN Johnson, Jerome D., North Mankato, MN, United States

PA Clear With Computers, Inc., Mankato, MN, United States (U.S. corporation)

PI US 5493490 19960220

AI US 1992-878602 19920505 (7)

DT Utility

EXNAM Primary Examiner: Hayes, Gail O.; Assistant Examiner: Thomas, Joseph

LREP Merchant, Gould, Smith, Edell, Welter & Schmidt

CLMN Number of Claims: 32

ECL Exemplary Claim: 1

DRWN 43 Drawing Figure(s); 43 Drawing Page(s)

LN.CNT 2627

892



1/9/1 (Item 1 from file: 635)  
DIALOG(R) File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0736169 96-94685

**Car shopping? Services do the walking for you**

Lawson, Nancy

Baltimore Business Journal (Baltimore, MD, US), V14 N15 p7

PUBL DATE: 960830 AUG. 30, 1996

JOURNAL CODE: BALT DOCUMENT TYPE: Newspaper article

WORD COUNT: 682

DATELINE: Baltimore, MD, US, South Atlantic

(Provisional 7/25/96)

**TEXT:**

The days of long searches through the classifieds might soon be over for used car shoppers in Baltimore, after the startup of two new services offering to do all the grunt work.

The companies, which both have plans for national expansion, claim to save buyers time by providing price quotes on desired vehicles from a network of dealers.

Through the National Auto Quote Service, started last month on York Road, used car buyers can get a list of dealer quotes on a specific car within two hours by calling 1-888-HONK-HONK, said owner \*Wells\* \*Obrecht\*.

Obrecht's competition is National Auto & Truck Marketing Network, NATNET, which provides vehicle information from different dealers at <http://theauto.net>.

Started in February by William Vowles, NATNET will soon offer other services on its Web site, including market reports and information about car parts and accessories, said Vowles, a former regional manager of used vehicle sales at PHH Vehicle Management Services in Hunt Valley.

Within a few months, Obrecht plans to have his services online as well. He will continue offering "live quotes" to his customers as he does now -- eliciting prices, financing information and other details as soon as he gets a call.

Obrecht has applied for a methodology patent for this process. He also plans to include new cars in the service -- another concept that will differentiate his service from NATNET, he said.

With 10 employees and start-up costs of less than \$150,000, Obrecht hopes to have more than 100 employees in his operation within a year.

Right now he needs about 30 customer calls a day to break even. His investment so far includes \$40,000 to \$50,000 in computer equipment.

Vowles' goal is to increase his network of dealers in the next year from 45 to between 2,000 and 3,000. Maryland alone has 473 new vehicle dealers and 789 used vehicle dealers, according to the latest figures from the Motor Vehicle Administration.

While some dealers say such services are a waste of time, others say there the wave of the future.

"I'm hoping to see some competition in this because whoever's the best is going to win," said Chip King, the owner of Auto Gallery in Fallston, who uses NATNET. "And whoever wins is going to make us the most money and give us a place to go besides the Sun paper."

As a fairly small dealer, King said he spends \$6,000 a month on advertising, more than half of which goes to the Sun.

Right now NAQS has 23 dealers paying \$10 to \$25 per live quote. Once the system becomes computerized, they'll pay \$5 each time an inventory

listing matches a customer request.

NATNET charges its 5 dealers \$5 per vehicle listed with a minimum of 25 listings per month, but will soon switch to monthly fees.

To be successful, King said, the quoting services need to address a glitch that has been the downfall of similar ventures: Dealers seldom have time to update their inventories and prices.

Vowles thinks he has the solution -- setting up a compatible database that will allow dealers to dump their inventories directly into NATNET's network.

Many online services refer buyers to one dealer rather than several. But participating in multiple quote listings will only help dealers, especially in the face of car megastores such as Circuit City's CarMax, King said.

Consumers pay nothing to use NATNET, and a refundable \$10 fee to use the NAQS service. The NAQS fee aims to weed out window shoppers, Obrecht said.

Some car salesmen argue customers can't trust such car quoting services, saying the condition of a blue Ford Mustang with 20,000 miles on it could be vastly different from that of the same model down the street.

"How do you really know that you're really getting a true sense that you're getting a good deal?" asked George Gillem, a sales manager for Len Stoler Ford Forsche Audi.

But Michael Mellion of Acura West in Ellicott City said he signed up with NAQS because it's just another way to advertise that's beneficial to both the dealer and the customer.

Copyright Baltimore Business Publications, Inc. 1996

COMPANY NAMES: National Auto Quote Service, Baltimore, MD, US, SIC:7389,  
National Auto & Truck Marketing Network, Baltimore, MD, US,  
SIC:7375,

CLASSIFICATION CODES: 8300 (Service industries not elsewhere classified);  
8390 (Retailing industry)

DESCRIPTORS: Call centers; Used automobiles; Sales; Internet; Startups;  
Customer services

SPECIAL FEATURE: Photo

1/9/2 (Item 2 from file: 635)  
DIALOG(R)File 635:Business Dateline(R)  
(c) 1999 Bell & Howell. All rts. reserv.

0725062 96-83562

**Used car deals? He'll fix you up**

Benjamin, Jeff

Daily Record-Baltimore MD (Baltimore, MD, US) p1

PUBL DATE: 960729 *JULY 29, 1996*

JOURNAL CODE: DREC DOCUMENT TYPE: Newspaper article

WORD COUNT: 651

DATELINE: Baltimore, MD, US, South Atlantic

TEXT:


\*Wells\* \*Obrecht\* figures there's a buck to be made taking the legwork out of shopping for a used car.

Obrecht, a former banking executive, is set to debut a new referral service called National Auto Quote Service (NAQS) in the Baltimore market on Wednesday. It will offer used-car shoppers "on-the-road" quotes for their desired model from participating dealers with a single phone call -- all within two hours.

"Our purpose is to make buying a used car a pleasant and efficient process," said Obrecht, 32, who has applied for a patent to protect his new venture.

Obrecht, who has hired 11 employees and sunken \$150,000 into start-up costs, said the success of NAQS will hinge on aggressive marketing and participation from area dealers.

He currently has contracts with 15 dealerships willing to pay a fee to submit bids to customers via The AutoQuote Report. He said he has another "six or seven" pending contracts with dealers, and about a dozen more dealers are waiting "to see how it goes."

When the system is launched Wednesday, used-car shoppers will be able to call a toll-free number for quotes on a specific vehicle. NAQS operators at the company's office near the intersection of York road and Northern Parkway in Baltimore will then solicit the quotes, along with details ranging from color and mileage for financing and loan terms. 

NAQS will charge would-be buyers \$20 per inquiry, which will be rebated if they buy a quoted vehicle within 10 days. On the other end, he will charge dealers between \$10 and \$25 per bid entered.

While the dealers could incur a significant cost in participating, they also stand to save on their hefty advertising budgets in the long run, since they'll be put in contact with buyers seeking exactly the vehicle they have in stock -- and not every reader of used-car classifieds.

Initially, Obrecht said, the information will be gathered via telephone calls. But the ultimate plan is to install computer terminals inside participating dealerships and transfer the information via the Internet. Obrecht said the complete report could eventually be turned around in as little as 20 minutes.

"I can't expand too much until I get the dealers on the Internet," said Obrecht, who plans to expand the business to the Washington, D. C. area by January. "In two or three months, the whole system will be automated."

Mike Mellion, general sales manager at Acura West in Ellicott City, said his dealership is still waiting for final approval from ownership to sign a contract. But, he added, "we have an interest in the program. It sounds good for business and it sounds client-oriented."

Ferd Onnen, owner of Towson Ford and Security Nissan, Already has signed up, but said "it's tough to gauge" how something like this will be

received by consumers.

"People will use it to save time, and they'll probably use it to shop at their local dealer," Onnen said. "People aren't going to drive to another dealer to get a better price, they'll just take the lower price into their local dealer."

Ultimately, Onnen admits, the Auto-Quote service will give consumers an idea of what's available in terms of what they're looking for, assuming enough dealerships climb on board. And that will likely depend on how well the service is promoted.

"I only need about 20 dealers to make it work," Obrecht said. "And I need an average of about 17 quotes a day to break even."

With a first-year budget that includes \$300,000 worth of advertising -- equaling 60 percent of the total budget -- Obrecht understands his initial hurdle is getting consumers who may not understand the AutoQuote concept to take it for a spin.

The "mass-marketing campaign" is set to kick off Wednesday with 5,000 direct-mail fliers and advertisements in Baltimore community and business newspapers.

"Initially, I want a tightly controlled number of calls coming in," Obrecht said.

Copyright The Daily Record Co. 1996

COMPANY NAMES: National Auto Quote Service, Baltimore, MD, US, SIC:7389,  
CLASSIFICATION CODES: 8300 (Service industries not elsewhere classified);  
2130 (Executives)  
DESCRIPTORS: Service industries; Automobiles; Prices; Executives  
NAMED PERSONS: Obrecht, Wells  
SPECIAL FEATURE: Photo  
?

File 347:JAPIO Oct 1976-2000/Apr(UPDATED 000816)

(c) 2000 JPO & JAPIO

File 350:Derwent 1963-2000/UD,UM &UP=200043

(c) 2000 Derwent Info Ltd

Set	Items	Description
S1	34	(MATCH? OR LINK?) (N25) ((BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER?) (N10) (SELLER? OR MERCHANT? OR BUS- INESS? OR RETAILER?))
S2	6822	(BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER- ?) (N5) (GOOD? OR SERVICE? OR PRODUCT? OR ITEM? OR MERCHANDIS- ?)
S3	5	S1 (N5) (REQUEST? OR ORDER? OR PURCHAS? OR SELECTION?)
S4	2526	(PREDETERMIN? OR PRE() DETERMIN? OR PRESELECT? OR PRE() SELE- CT? OR IDENTIFY? OR DETERMIN? OR PREVIOUS?(N2)SELECT?) (N4) (- SPECIFICATION? OR CRITERIA? ?)
S5	2	S1 AND ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR MULTI OR MULTIPLE?) (N5) (CRITERIA? OR SPECIFICATION?))
S6	85	(RANK? OR LIST? OR PRIORITI?) (N5) (SELLER? OR MERCHANT? OR RETAILER? OR BUSINESS? OR PRODUCT?(N2)SPECIFICATION?)
S7	0	S1 AND S4
S8	0	S3 AND S4
S9	0	S4 AND S5
S10	0	S7 AND S6
S11	0	S1(S)S4
S12	1	S1(S) ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR - MULTI OR MULTIPL?) (N5) (CRITERIA?))
S13	13	S1 (S) (GOOD? OR PRODUCT? OR SERVICE? OR MERCHANDIS?)
S14	9	S2 (S)S4
S15	0	S13(S)S4
S16	0	S13 (S) ((PLURALITY? OR SEVERAL? OR MULTI OR MULTIPLE? OR - NUMEROUS? OR NUMBER?) (N5) (CRITERIA? ? OR SELECTION?))
S17	2	S1 AND ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR MULTI OR MULTIPLE?) (N5) (CRITERIA?))
S18	16	S1 AND (REQUEST? OR ORDER? OR PURCHAS? OR SELECTION?)
S19	5	S2 AND S6
S20	5	S18 NOT LINK?
?		

3/7/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012964702 \*\*Image available\*\*

WPI Acc No: 2000-136553/200012

**Product purchase tracking method of product supplied by merchant through virtual outlet over internet**

Patent Assignee: INFOSPACECOM INC (INFO-N)

Inventor: ARNOLD J K; BENNETT J R; CLAAR P O; DAHL K D; DOBSON J L;  
FONTAINE C A; JOHANSON P H; MCGUIRE D G; SWANSON M; WAGNER D G; WAINRIGHT  
S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6016504	A	20000118	US 96704143	A	19960828	200012 B

Priority Applications (No Type Date): US 96704143 A 19960828

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6016504	A	38	G06F-017/60	

Abstract (Basic): US 6016504 A

NOVELTY - Purchase of a product supplied by a merchant (1A11) is tracked when the virtual outlet computer (1A10) receives a request from the customer computers (1A01-1A04) for a virtual outlet web page. The merchant computer on selection of product by the customer, transmits the merchant web page to the customer computer through the internet.

DETAILED DESCRIPTION - After the **customer purchases** the product, the **merchant** credits the virtual outlet identified by the return **link** in the merchant web page modified based on virtual outlet indicated in the request. The customer computer displays the virtual outlet return web page. The database of information maintained by merchant web page includes name and logo of virtual outlet.

USE - For tracking purchase by a customer for a product supplied by a merchant through a virtual outlet over internet.

ADVANTAGE - Buyers and sellers can be connected to make order, purchase products and make payments sitting just in front of the computer. Is flexible and accommodates large number of different approaches to web page design, sequence of web page displays and virtual outlet retail relationship.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram illustrating a computer system connected to a merchant and virtual outlet and sequence of web page.

Customer computer (1A01-1A04)

Virtual outlet computer (1A10)

Merchant computer (1A11)

pp; 38 DwgNo 1A,1B/27

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/30

3/7/2 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012374201 \*\*Image available\*\*

WPI Acc No: 1999-180308/199915

**Electronic point of sale tax reporting and automatic collection system**

Patent Assignee: TAXNET SYSTEMS INC (TAXN-N)

Inventor: FRANCISCO P A; PETSCHAUER F J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5875433	A	19990223	US 95438890	A	19950510	199915 B
			US 96726928	A	19961007	

Priority Applications (No Type Date): US 96726928 A 19961000; US 95438890 A 19950510

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5875433	A		14	G06F-017/60	CIP of application US 95438890 CIP of patent US 5799283

Abstract (Basic): US 5875433 A

NOVELTY - A tax register (8) provided in the retailer location, processes consumer sales transaction data and computes use tax data to be paid to an appropriate state agency based on the location of a consumer or where the purchased goods are to be shipped.

DETAILED DESCRIPTION - The retailer location is connected to the consumer location via a satellite network. The use tax data forwarded from the retailer location is received and stored in a memory (19) at the state agency.

USE - For purchases made over internet, world wide web by direct mail and catalog and televised shopping club.

ADVANTAGE - Since the user location and **retailer** location are **linked** via satellite, a **consumer** from remote location can **purchase** goods from **retailer** easily. Enables to enforce tax laws and prevents **consumers** from avoiding the payment of use tax by automatically forwarding tax data from the retailer to the state agency.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of components of the electronic point of sale tax reporting and automatic collection system.

Tax register (8)

Memory (19)

pp; 14 DwgNo 3a/6

Derwent Class: T01

International Patent Class (Main): G06F-017/60

3/7/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011830129 \*\*Image available\*\*

WPI Acc No: 1998-247039/199822

**Electronic commercial transaction system using internet, PC for performing commercial transaction by online communication - performs commercial transaction based on partial data decoded by card holder and authentication of card holder given by card management**

Patent Assignee: CARD CALL SERVICE KK (CARD-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10078988	A	19980324	JP 9716311	A	19970130	199822 B

Priority Applications (No Type Date): JP 96212933 A 19960710; JP 9670834 A 19960221

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10078988	A		9	G06F-017/60	

Abstract (Basic): JP 10078988 A

The system has a network (5) to which a set of terminal equipments (1-4) corresponding to several buyers is connected. Each buyer has a secret individual key (6). The buyer uses a credit card for purchasing the goods. The network communicates an encipherment order data to each card holders terminal equipment via the goods **seller** 's terminal equipment. When the **buyer purchases** the goods, he uses the secret individual key so that his terminal equipment is **linked** with the seller's terminal equipment.

Using the credit card, the buyer decodes the encipherment order data and places the order for the required goods. The goods seller is given an authentication of the card holders, by the card management. Based on the partial data decoded by the card holder terminal equipment

and authentication of the card holder given by card management, the commercial transaction is processed. The commercial transaction includes delivery of goods. ADVANTAGE - Offers flexible and simple electronic commercial transaction system. Secures safety of commercial transaction. Eliminates risk of impersonating.

Dwg.1/3

Derwent Class: P85; T01; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G09C-001/00; H04L-009/08;  
H04L-009/32

3/7/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011728889 \*\*Image available\*\*

WPI Acc No: 1998-145799/199813

**Bridging method for targetting discount offers to card holders - involves merchants providing discount offers that are matched to card holder data to deliver offers and apply discounts**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: DOBBS M K; DUNCAN J; JOHNSON K W; LOFTESNESS S J; MAYES D; PEIRCE R L; RHOADS B C

Number of Countries: 078 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9806050	A1	19980212	WO 97US13588	A	19970731	199813 B
AU 9739691	A	19980225	AU 9739691	A	19970731	199829
EP 978076	A1	20000209	EP 97937091	A	19970731	200012
			WO 97US13588	A	19970731	

Priority Applications (No Type Date): US 96690765 A 19960801

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9806050 A1 E 46 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

EP 978076 A1 E G06F-017/60 Based on patent WO 9806050

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI NL PT SE

AU 9739691 A G06F-017/60 Based on patent WO 9806050

Abstract (Basic): WO 9806050 A

The discount system involves interaction between merchants wishing to offer discounts and credit card databases. The merchant (1) supplies discount offers to an assignment computer (7). The offer includes details of the card holder patterns for whom the offer is valid. This may involve data on which type of merchants the card holder has purchased from, holder location, or financial status.

The assignment computer **matches** the offers to the card holders in a priority manner. The set of current offers are delivered to the **customer**. When the **customer** subsequently **purchases** from the offer **merchants**, the discount is automatically applied.

ADVANTAGE - Provides a method of accurately targetting offers to customers without direct access to confidential information.

Dwg.1/2

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

3/7/5 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.



003337417

WPI Acc No: 1982-J5430E/198229

**Electronic ordering system for caterers - has keyboard units connected to common cash register and receipt issuing points**

Patent Assignee: KANNO H (KANN-I)

Inventor: EVERS H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 3043057	A	19820715				198229 B

Priority Applications (No Type Date): DE 3043057 A 19801112

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
DE 3043057	A	5		

Abstract (Basic): DE 3043057 A

An electronic **ordering** system for hotel and catering **businesses** contains **ordering** keyboards for each table via which the **customer** can enter coded **orders**. The keyboards are connected to a cash register via cabling or with wireless **links**. The keyboard consists of an operation preparation key, a key field for entering order figures, a display window for monitoring and user guidance and an order key.

One or more receipt dispensers are connected to the cash register, which may also have an integral or associated display screen for staff. The ordering keyboards may have keys, coin slots, etc. for prevention of faulty operation. Recording and receipting may be triggered by operation of a lock in each keyboard unit

Derwent Class: T01; T04; T05

International Patent Class (Additional): G06F-003/00

5/7/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

012827274 \*\*Image available\*\*

WPI Acc No: 1999-633506/199954

**Database evaluation system for helping consumers and business users to find required items in database of computers**

Patent Assignee: BIZRATECOM (BIZR-N)

Inventor: SCHMITT M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5983220	A	19991109	US 956812	A	19951115	199954 B
			US 96748944	A	19961114	

Priority Applications (No Type Date): US 956812 A 19951115; US 96748944 A 19961114

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5983220	A	54	G06F-017/30	Provisional application US 956812

Abstract (Basic): US 5983220 A

NOVELTY - A proximity searcher user interface is coupled to evaluation engine for displaying reference item from the database (2.4). The searcher user interface also displays nearest neighbor item for attribute as a function of distance between reference item and nearest neighbor item, for at least one attribute of domain model (2.10).

DETAILED DESCRIPTION - An evaluation engine couples domain model to the database, and provides a user interface (2.16) for allowing user to iteratively set criterion for selecting and displaying a set of matching items comprising a short list. The evaluation engine allows user to inspect, compare or navigate the items on short list. A scoring interface displays relative score of each item from short list. A direct manipulator performs weighting of relative weight of attribute

of item. The evaluation engine redetermines relative score of each item in short list according to any change in relative weighting of attributes.

USE - For helping **consumers** and **business** users to find items in computer database that most closely **matches** their objective requirements and subjective preferences in network environment.

ADVANTAGE - Supports analysis and evaluation of similarity of items in database with respect to **multiple criteria**, hence database of information rich items can be turned into an interactive buyer's guide.

DESCRIPTION OF DRAWING(S) - The figure shows software component of database evaluation system.

Database (2.4)

Domain model (2.10)

User interface (2.16)

pp; 54 DwgNo 2/26

Derwent Class: T01

International Patent Class (Main): G06F-017/30

5/7/2 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011470327 \*\*Image available\*\*

WPI Acc No: 1997-448234/199741

Buyers and sellers matching system for real estate, businesses using internet - has processing device that selectively retrieves property records in accordance with sorting criteria provided by one of number of remote terminals and provides information contained in property records to remote terminals

Patent Assignee: FRASER R (FRAS-I)

Inventor: FRASER R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5664115	A	19970902	US 95477641	A	19950607	199741 B

Priority Applications (No Type Date): US 95477641 A 19950607

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5664115	A	19	G06F-017/60	

Abstract (Basic): US 5664115 A

The system includes a host system and a number of remote data terminals. A data transmission device provides a signal path for data exchange between the host system and the number of data terminals. A data storage device within the host system maintains data records of different types which includes property records, buyer records, and seller records. A processing device within the host system includes a central processing unit and associated memory device. A communications device is associated with the host system and is controlled by the processing device to provide and receive data transmissions between the host system and the remote terminals. The processing device selectively retrieves the property records in accordance with sorting criteria provided by one of the number of remote terminals and provides information contained in the property records to the remote terminals. Upon request by a user of one of the number of remote terminals, the processing device obtains buyer profile information corresponding to the user. The processing device compares the buyer qualification information with a threshold values stored within a retrieved property record.

ADVANTAGE - provides ready access over data terminal. determines whether buyer is qualified to purchase selected properties.

Dwg.1/9

Derwent Class: T01

International Patent Class (Main): G06F-017/60

17/7/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012827274 \*\*Image available\*\*

WPI Acc No: 1999-633506/199954

**Database evaluation system for helping consumers and business users to find required items in database of computers**

Patent Assignee: BIZRATECOM (BIZR-N)

Inventor: SCHMITT M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5983220	A	19991109	US 956812	A	19951115	199954 B
			US 96748944	A	19961114	

Priority Applications (No Type Date): US 956812 A 19951115; US 96748944 A 19961114

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5983220	A	54	G06F-017/30	Provisional application US 956812

Abstract (Basic): US 5983220 A

NOVELTY - A proximity searcher user interface is coupled to evaluation engine for displaying reference item from the database (2.4). The searcher user interface also displays nearest neighbor item for attribute as a function of distance between reference item and nearest neighbor item, for at least one attribute of domain model (2.10).

DETAILED DESCRIPTION - An evaluation engine couples domain model to the database, and provides a user interface (2.16) for allowing user to iteratively set criterion for selecting and displaying a set of matching items comprising a short list. The evaluation engine allows user to inspect, compare or navigate the items on short list. A scoring interface displays relative score of each item from short list. A direct manipulator performs weighting of relative weight of attribute of item. The evaluation engine redetermines relative score of each item in short list according to any change in relative weighting of attributes.

USE - For helping **consumers** and **business** users to find items in computer database that most closely **matches** their objective requirements and subjective preferences in network environment.

ADVANTAGE - Supports analysis and evaluation of similarity of items in database with respect to **multiple criteria**, hence database of information rich items can be turned into an interactive buyer's guide.

DESCRIPTION OF DRAWING(S) - The figure shows software component of database evaluation system.

Database (2.4)

Domain model (2.10)

User interface (2.16)

pp; 54 DwgNo 2/26

Derwent Class: T01

International Patent Class (Main): G06F-017/30

17/7/2 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011470327 \*\*Image available\*\*

WPI Acc No: 1997-448234/199741

**Buyers and sellers matching system for real estate, businesses using internet - has processing device that selectively retrieves property records in accordance with sorting criteria provided by one of number of remote terminals and provides information contained in property records to remote terminals**

Patent Assignee: FRASER R (FRAS-I)

Inventor: FRASER R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5664115	A	19970902	US 95477641	A	19950607	199741 B

Priority Applications (No Type Date): US 95477641 A 19950607

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5664115	A	19	G06F-017/60	

Abstract (Basic): US 5664115 A

The system includes a host system and a number of remote data terminals. A data transmission device provides a signal path for data exchange between the host system and the number of data terminals. A data storage device within the host system maintains data records of different types which includes property records, buyer records, and seller records. A processing device within the host system includes a central processing unit and associated memory device. A communications device is associated with the host system and is controlled by the processing device to provide and receive data transmissions between the host system and the remote terminals. The processing device selectively retrieves the property records in accordance with sorting **criteria** provided by one of the **number** of remote terminals and provides information contained in the property records to the remote terminals. Upon request by a user of one of the number of remote terminals, the processing device obtains buyer profile information corresponding to the user. The processing device compares the buyer qualification information with a threshold values stored within a retrieved property record.

ADVANTAGE - provides ready access over data terminal. determines whether buyer is qualified to purchase selected properties.

Dwg.1/9

Derwent Class: T01

International Patent Class (Main): G06F-017/60

19/7/1 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2000 JPO & JAPIO. All rts. reserv.

06513862 \*\*Image available\*\*

METHOD/SYSTEM DISTRIBUTING INFORMATION BY COMMUNICATION NETWORK

PUB. NO.: 20-00099579 [JP 2000099579 A]

PUBLISHED: April 07, 2000 (20000407)

INVENTOR(s): SUKUROGII C MICHAEL

ROCHON A DAVID

BANKER W DAVID

GARDENSWALTS WILL

APPLICANT(s): CATALINA MARKETING INTERNATL INC

APPL. NO.: 10-265433 [JP 98265433]

FILED: September 18, 1998 (19980918)

ABSTRACT

PROBLEM TO BE SOLVED: To open the supply products of a maker and the bargains of a retailer to more consumers than a former case by supplying information in accordance with the request of the consumer, which is outputted from a consumer communication node connected to a communication network regardlessly of whether the consumer is logged in a network site.

SOLUTION: A consumer who has logged in a maker site 10 gives the request of a **retailer** **list**. An SMO server 14 distributes a list supply product, the name of a **retailer** and the **list** of a position to the maker site 10 so that the consumer can immediately use it. The consumer logged in a retailer site 12 logs in a self-personal page and gives the request of the supply product of the maker. The SMO server 14 distributes the supply product list of the objective or non-objective makers to the consumer through the retailer site 12. The **consumer** selects the **product** from the supply products of the maker and the SMO server 14 distributes the detail of the selected supply **product** to the **consumer** through the retailer

site 12.

COPYRIGHT: (C) 2000, JPO

19/7/2 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012407323 \*\*Image available\*\*

WPI Acc No: 1999-213431/199918

**Computerized electronic purchase mediating system for interactive network environment**

Patent Assignee: MICROSOFT CORP (MICR-N)

Inventor: DALY M T; GRATE T A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5878141	A	19990302	US 95519846	A	19950825	199918 B

Priority Applications (No Type Date): US 95519846 A 19950825

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5878141	A	21	H04K-001/00	

Abstract (Basic): US 5878141 A

NOVELTY - The processor (12) computes an intersection of set of several accepted payment methods to drive a common set of available payment method that is accepted by both the merchant and is used by the **purchaser** for purchase of the **goods** and/or services.

DETAILED DESCRIPTION - The processor accesses merchant and purchaser databases (14,16) according to merchant and purchaser identified in purchase request to retrieve the set of several accepted payment methods corresponding to the merchant and several personal payment method corresponding to the purchaser, respectively. The purchaser database having list of purchases, stores several personal payment methods for corresponding ones of the purchasers. The individual purchaser can use any one of the payment methods in that **purchaser** 's corresponding set to purchase **goods** and/or services. The **merchant** database with list of **merchants** , stores several accepted payment method for corresponding ones of the merchants. The individual merchant accepts any one of the accepted payment methods in the merchants corresponding set for sale of the good and/or services. An INDEPENDENT CLAIM explaining method for electronically transacting a purchase of goods and/or **services** between merchant and **purchaser** is included.

USE - For interactive network and interactive TV system.

ADVANTAGE - The processor consummates the sale and sign a digital signature with purchaser's permission via password verification to ensure for the merchant that a completed transaction has occurred. Authenticates the communicating terminals and software applications to reduce or prevent fraudulent transactions.

DESCRIPTION OF DRAWING(S) - The figure shows diagrammatic illustration of computerized packaging system.

Processor (12)

Databases (14,16)

pp; 21 DwgNo 1/7

Derwent Class: T01; W02

International Patent Class (Main): H04K-001/00

International Patent Class (Additional): G06F-017/60

19/7/3 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012314137 \*\*Image available\*\*

WPI Acc No: 1999-120243/199910

Data access controller computer system with external storage drive - has mechanical switch connected between power supply and external drives, to switch ON or OFF power to allow or prevent adhesion and deletion of data using external drives

Patent Assignee: BERG A G (BERG-I)

Inventor: BERG A G; BROWN M S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5859968	A	19990112	US 96624227	A	19960329	199910 B

Priority Applications (No Type Date): US 96624227 A 19960329

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5859968	A	7	G06F-012/14	

Abstract (Basic): US 5859968 A

The controller has a mechanical switch (82) connected between a power supply (46) and external drives (26,30,34). The mechanical switch is used to switch ON or OFF the power to allow or prevent adhesion and deletion of data using external drives.

USE - For protecting sensitive data e.g. **customer** , pricing lists , marketing plants, new **product specification** .

ADVANTAGE - Prevents employee from loading computer software such as games and virus, thereby avoiding productivity losses.

Dwg.3/7

Derwent Class: T01

International Patent Class (Main): G06F-012/14

19/7/4 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

010321019 \*\*Image available\*\*

WPI Acc No: 1995-222292/199529

Product **distribution for suppliers to customers - has central ordering from distributor who produces product labels for shop use allowing shops to add their own prices and identify products via codes**

Patent Assignee: OPV SYSTEM I KALMAR AB (OPVS-N); OPV I LJUNGBY AB (OPVI-N)

Inventor: CALMIUS C

Number of Countries: 019 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
NO 9404381	A	19950518	NO 944381	A	19941116	199529 B
EP 663654	A1	19950719	EP 93850218	A	19931116	199533
FI 9405399	A	19950517	FI 945399	A	19941116	199534
EP 663654	B1	19970903	EP 93850218	A	19931116	199740
DE 69313653	E	19971009	DE 613653	A	19931116	199746
			EP 93850218	A	19931116	
ES 2109470	T3	19980116	EP 93850218	A	19931116	199810

Priority Applications (No Type Date): EP 93850218 A 19931116

Cited Patents: 01Jnl.Ref; EP 37649; EP 446500; FR 2324058; GB 2077659; GB 2202664; US 25600; US 4654482; US 4984155; US 4992940; WO 9011572

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
-----------	------	--------	----------	--------------

NO 9404381	A	1	G06F-017/60	
------------	---	---	-------------	--

EP 663654	A1 E	7	G07F-007/00	
-----------	------	---	-------------	--

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

EP 663654	B1 E	8	G07F-007/00	
-----------	------	---	-------------	--

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

DE 69313653	E		G07F-007/00	Based on patent EP 663654
-------------	---	--	-------------	---------------------------

ES 2109470	T3		G07F-007/00	Based on patent EP 663654
------------	----	--	-------------	---------------------------

FI 9405399	A		G07F-007/00	
------------	---	--	-------------	--

Abstract (Basic): EP 663 A

The product distribution system for retailers includes a central ordering distributor. Retailers place orders on this distributor who obtains products from producers. The distributor delivers the orders to the retailer or causes them to be delivered direct to the retailer.

For each product a product label (19) is produced. This contains a picture (20) of the product, logos (22,23) for producer and distributor and a barcode (29) for the product. Spaces (28,29) are provided for the retailer to enter prices for display. A separate product list is provided for **retailer** computer.

ADVANTAGE - Simplifies the management of delivering products to retailers while leaving retailer to set prices.

(Dwg.2/3)

Abstract (Equivalent): EP 663654 B

A method in distributing products from suppliers to retail shops for sale to customers wherein each retailer is provided with information about available products with a number associated with each article to be used in ordering products from a distributor, ordered products being delivered to the retailer and being stored in the retailer's shop with the product or the package thereof provided with the EAN bar code identifying the product, and wherein the EAN bar code for each product available in the retailer's shop is stored in a cash register in the retailer's shop together with the associated sales price of the product, the EAN bar code being read when the product is to be delivered and sold to a customer to produce a sale slip for the customer showing the sales price of the product, characterised in that the information about products available from the distributor or from producers or wholesalers is provided individually for each retailer as printed matter in the form of register sheets and a number of separate labels, each label being individualised for one product, and having the order number for the products or the associated product, respectively printed thereon as a bar code, that the printed matter is distributed to the retailers, and that the labels are mounted in the retailer's shop where the **product** is available to the **customer**, the sales price of each **product** added by the retailer being indicated on the associated label but not on the individual product or the package thereof, the order number of bar codes on the register sheets or the order number bar code on individual labels being read in ordering products from the distributor.

Dwg.1/3

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60; G07F-007/00

International Patent Class (Additional): G06F-015/24; G07G-001/00

19/7/5 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

009776760 \*\*Image available\*\*

WPI Acc No: 1994-056612/199407

**Computerised commodity trading method - using centralised computer and database, with each commodity represented by title flag and associated information including indicating if title to commodity is by warehouse receipt or electronic**

Patent Assignee: PLAINS COTTON COOP ASSOC (PLAI-N)

Inventor: HUTTON C D; KYLE A S; LINDSEY J D; SHIPMAN C L; TUBB J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5285383	A	19940208	US 90582551	A	19900914	199407 B
			US 91777681	A	19911015	

Priority Applications (No Type Date): US 91777681 A 19911015; US 90582551 A 19900914

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5285383	A		30	G06F-015/20	CIP of application US 90582551

Abstract (Basic): US 5285383 A

The method for carrying out computerized trading of goods involves storing in a centralised data base of a computer system information unique to at least one type of goods of a seller. The goods types are distinct and different from each other and the information stored in the computer provides distinguishing characteristics of each of the individual goods of the seller. In response to a command input into the system by a seller, visually displaying and making available to the **seller** of the goods a **listing** of the goods owned by an owner of the goods. Then, receiving an indication by the computer system of the identity of a subset of the listing, the subset defines the goods desired to be sold by the seller. In response to a command input into the system by a buyer, the method involves visually displays to the buyer a screen display of information that is unique to the goods of the subset identified by the seller as being for sale.

Next, receiving an indication by the computer system of the identity of one or more of the goods of the subset desired to be purchased by the buyer. Then, preventing by the computer system the one or more goods of the subset identified by the buyer and agreed to be purchased from being shipped by the owner or made available for purchase by a second buyer. The data base is updated to reflect a **buyer** ownership of the particular **goods** purchased by the **buyer**. Then, updates the data base of new ownership is carried out after payment for the particular **goods** by the **buyer**.

ADVANTAGE - Prevents identified goods from being sold twice. Eliminates transferring of documentary type title previously mailed to various locations to follow trading transactions.

Dwg.1/3

Derwent Class: T01

International Patent Class (Main): G06F-015/20

International Patent Class (Additional): G06F-015/22

20/7/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011728889 \*\*Image available\*\*

WPI Acc No: 1998-145799/199813

**Bridging method for targetting discount offers to card holders - involves merchants providing discount offers that are matched to card holder data to deliver offers and apply discounts**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: DOBBS M K; DUNCAN J; JOHNSON K W; LOFTESNESS S J; MAYES D; PEIRCE R L; RHOADS B C

Number of Countries: 078 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9806050	A1	19980212	WO 97US13588	A	19970731	199813 B
AU 9739691	A	19980225	AU 9739691	A	19970731	199829
EP 978076	A1	20000209	EP 97937091	A	19970731	200012
			WO 97US13588	A	19970731	

Priority Applications (No Type Date): US 96690765 A 19960801

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9806050 A1 E 46 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

EP 978076 A1 E G06F-017/60 Based on patent WO 9806050

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI NL PT SE

AU 9739691 A G06F-017/60 Based on patent WO 9806050



Abstract (Basic): WO 9806050 A

The discount system involves interaction between merchants wishing to offer discounts and credit card databases. The merchant (1) supplies discount offers to an assignment computer (7). The offer includes details of the card holder patterns for whom the offer is valid. This may involve data on which type of merchants the card holder has **purchased** from, holder location, or financial status.

The assignment computer **matches** the offers to the card holders in a priority manner. The set of current offers are delivered to the **customer**. When the **customer** subsequently **purchases** from the offer **merchants**, the discount is automatically applied.

ADVANTAGE - Provides a method of accurately targetting offers to customers without direct access to confidential information.

Dwg.1/2

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

20/7/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011601595 \*\*Image available\*\*

WPI Acc No: 1998-018723/199802

**Automated and independently accessible inventory information exchange method - creating depository for sellers to indicate inventory availability and source for buyers to access to review seller's inventories for purchase purposes**

Patent Assignee: PURCELL D S (PURC-I)

Inventor: PURCELL D S

Number of Countries: 073 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9744749	A1	19971127	WO 97US8750	A	19970523	199802 B
AU 9731402	A	19971209	AU 9731402	A	19970523	199824
US 5940807	A	19990817	US 9618293	A	19960524	199939
			WO 97US8750	A	19970523	
			US 97864314	A	19970528	
EP 976076	A1	20000202	EP 97926693	A	19970523	200011
			WO 97US8750	A	19970523	
US 6081789	A	20000627	US 9618293	A	19960524	200036
			WO 97US8750	A	19970527	
			US 97864314	A	19970528	
			US 99227723	A	19990108	

Priority Applications (No Type Date): US 9618293 A 19960524; US 97864314 A 19970528; US 99227723 A 19990108

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9744749 A1 E 24 G06F-017/60

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9731402 A G06F-017/60 Based on patent WO 9744749

US 5940807 A G06F-017/60 Provisional application US 9618293  
Cont of application WO 97US8750

EP 976076 A1 E G06F-017/60 Based on patent WO 9744749

Designated States (Regional): AT BE CH DE DK ES FI FR GB IT LI LU NL SE  
US 6081789 A G06F-017/60 Provisional application US 9618293

Cont of application WO 97US8750

Cont of application US 97864314

Abstract (Basic): WO 9744749 A

The method for controlling the collection, processing and dissemination of information involves establishing a host operated information management system on the computer. Host approved sellers of

products and services are granted limited electronic access to the information management system such that the seller can access that seller's inventory information on the system, for adding, amending and deleting portions of the seller's inventory information.

The seller's inventory information is analysed and assimilated into a buyer's listing of products and services available to potential buyers. Host approved buyers of products and services are granted limited access to the system such that each approved buyer can access the buyer's listing for reviewing product and services of interest to that buyer. An approved buyer can electronically designate a product or service of interests for **purchase** from the buyers listing.

USE - Controlling collection, processing and dissemination of information by host regarding product and service availability, by **matching buyers to sellers** of products and services. For use in **business** and industries requiring controlled exchange of information over e.g. Internet.

Dwg.2/3

Derwent Class: T01

International Patent Class (Main): G06F-017/60

20/7/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011470327 \*\*Image available\*\*

WPI Acc No: 1997-448234/199741

**Buyers and sellers matching system for real estate, businesses using internet - has processing device that selectively retrieves property records in accordance with sorting criteria provided by one of number of remote terminals and provides information contained in property records to remote terminals**

Patent Assignee: FRASER R (FRAS-I)

Inventor: FRASER R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5664115	A	19970902	US 95477641	A	19950607	199741 B

Priority Applications (No Type Date): US 95477641 A 19950607

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5664115	A	19	G06F-017/60	

Abstract (Basic): US 5664115 A

The system includes a host system and a number of remote data terminals. A data transmission device provides a signal path for data exchange between the host system and the number of data terminals. A data storage device within the host system maintains data records of different types which includes property records, buyer records, and seller records. A processing device within the host system includes a central processing unit and associated memory device. A communications device is associated with the host system and is controlled by the processing device to provide and receive data transmissions between the host system and the remote terminals. The processing device selectively retrieves the property records in accordance with sorting criteria provided by one of the number of remote terminals and provides information contained in the property records to the remote terminals. Upon **request** by a user of one of the number of remote terminals, the processing device obtains buyer profile information corresponding to the user. The processing device compares the buyer qualification information with a threshold values stored within a retrieved property record.

ADVANTAGE - provides ready access over data terminal. determines whether buyer is qualified to **purchase** selected properties.

Dwg.1/9

Derwent Class: T01

International Patent Class (Main): G06F-017/60

20/7/4 (Item 4 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

010065714 \*\*Image available\*\*  
WPI Acc No: 1994-333426/199441

**Interactive computer system for matching customers with sellers -  
uses stored information regarding user's expressed interest and purchase  
history to enable them to receive details of relevant new products and  
services**

Patent Assignee: EC CORP (ECEC-N)  
Inventor: LALONDE J E  
Number of Countries: 041 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9423383	A1	19941013	WO 93US5290	A	19930602	199441 B
AU 9344050	A	19941024	AU 9344050	A	19930602	199505

Priority Applications (No Type Date): US 9337220 A 19930326  
Cited Patents: US 3804993; US 3819173; US 4736405; US 4747126; US 4775935;  
US 4882675; US 5099422

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 9423383	A1	E	59 G06F-015/22	

Designated States (National): AT AU BB BG BR CA CH CZ DE DK ES FI GB HU  
JP KP KR LK LU MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL  
OA PT SE

AU 9344050 A G06F-015/22 Based on patent WO 9423383

Abstract (Basic): WO 9423383 A

The system comprises a device for interfacing with input received from and output sent to a user. A device receives information regarding characteristics of a user and stores the information in digital form in a predetermined format. Product descriptions are similarly stored in digital form. An activatable element compares the information regarding characteristics of a user with the information regarding the product descriptions to identify a measures of correspondence between them.

The system further includes an activatable element for identifying target products comprising those products whose descriptions have a measure of correspondence greater than some of the others. Finally a device automatically activates the comparing and identifying element upon the occurrence of at least one predetermined event in the absence of direct activation by the system user.

USE/ADVANTAGE - With self-publishing catalogue, advertiser notification, coupon processing and inbound polling. Allows automatic correspondence between interest of all parties involved.

Dwg.1/15

Derwent Class: T01; W01

International Patent Class (Main): G06F-015/22

International Patent Class (Additional): G06F-015/24; G06G-007/52;  
H04M-001/64

20/7/5 (Item 5 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

008505919 \*\*Image available\*\*  
WPI Acc No: 1991-010003/199102

**Distributed system for matching bids and offers in trading anomalously -  
uses host computer with transaction data-base and key-stations for  
clients**

Patent Assignee: REUTERS LTD (REUT-N)  
Inventor: KELLER N; SCHOLLDORF A H; SILVERMAN D L  
Number of Countries: 006 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 407026	A	19910109	EP 90305753	A	19900525	199102 B
US 5077665	A	19911231	US 89357036	A	19890525	199204
EP 407026	B1	19951122	EP 90305753	A	19900525	199551
DE 69023705	E	19960104	DE 623705	A	19900525	199606
			EP 90305753	A	19900525	

Priority Applications (No Type Date): US 89357484 A 19890525; US 89357036 A 19890525

Cited Patents: A3...9142; GB 2161003; NoSR.Pub; US 3573747

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 407026	A			
				Designated States (Regional): CH DE FR GB LI
EP 407026	B1 E	28	G06F-017/60	
				Designated States (Regional): CH DE FR GB LI
DE 69023705	E		G06F-017/60	Based on patent EP 407026

Abstract (Basic): EP 407026 A

The system is a distributed one for **matching** bids from potential **buyers** with offers from potential **sellers** in such a way that their requirements are met and they are anonymous until the transaction is completed. There are controllable subsets of a distributable system trading book which are selectively provided to key stations from the host computer.

Alternatively there is a central system for controlled masking of the available trading market. It comprises a host computer for maintaining a host book data base which holds all the active bids and offers in the system, and key stations for making bids and offers for clients.

ADVANTAGE - System allows automatic matching of bids and offers with anonymity.

Dwg.1/18

Abstract (Equivalent): EP 407026 B

A matching system for trading instruments in which bids are automatically matched against offers for given trading instruments for automatically providing matching transactions in **order** to complete trades for said given trading instruments, said system comprising a host computer means (20) for maintaining a host book data-base (118) comprising all of the active bids and offers in the system by trading instruments; a transaction originating keystation means (24a) for providing a bid on a given trading instrument to said system for providing a potential matching transaction; a counterparty keystation means (24b) for providing an offer on said given trading instrument involved in said potential matching transaction; and network means (22) for interconnecting said host computer means, said transaction originating keystation means and said counterparty keystation means in said system for enabling data communications therebetween, characterised in that both said transaction originating keystation means and said counterparty keystation means for said potential matching transaction each have an associated local database keystation book (110,112) having an associated data storage structure and comprising a subset of said host book (118), said host computer means dynamically determining said local data base data storage structure, the content of each of said keystation books having an associated display depth range dynamically controllable by said keystation books having an associated display depth range dynamically controllable by said host computer means and being dynamically updated by transaction update broadcast messages (34,132) received from said host computer means through said network means, said transaction through said network means and said counterparty keystation means comprising means responsive to said received transaction update broadcast messages for updating said associated keystation books and further comprising means for providing directed messages (30,120) to said host computer means corresponding to said bid and said offer, respectively, said directed messages updating said host book, said host computer means comprising means for conditionally providing said transaction update broadcast

messages to said key station means in response to the presence of an update condition, said update condition comprising updating of said host book and said received bid or offer having a relative value compared with other bids or offers within said host book which is within said key station book dynamically controllable display depth range of relative values; whereby controllable subsets of a distributable system trading book may be selectively provided to trading key stations in said matching system from the host for dynamically controllably masking the available trading market.

Abstract (Equivalent): US 5077665 A

The system has the host computer (20) for maintaining a host book data base (118) having all of the active bids and offers in the system by trading instruments. A transaction originating key station (14a) is situated at a client site (26) for providing a bid on a given trading instrument to the system for providing a potential matching transaction. A counter-party key station (24b) provides an offer on the given trading instrument involved in the potential matching transaction. A network (22) interconnects the host computer. The transaction originating key station and the counterparty key station in the system enables data communication therebetween.

Both the transaction originating key station and the counterparty key station each have an associated local data base key station book (110,112 having a subset of the host book. The content of each of the key station books has an associated display depth range which is dynamically controllable by the host computer and is dynamically updatable by transaction update broadcast messages (132) received from the host computer through the network which is preferably transparent to the transactions communicated.

USE - For effectuating trades of trading instruments through automatic matching.

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-015/24

?

File 348:European Patents 1978-2000/Sep W02

(c) 2000 European Patent Office

File 349:PCT Fulltext 1983-2000/UB=20000907, UT=20000824

(c) 2000 WIPO/MicroPat

Set	Items	Description
S1	359	(MATCH? OR LINK?) (N25) ((BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER?) (N10) (SELLER? OR MERCHANT? OR BUSINESS? OR RETAILER?))
S2	15580	(BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER?) (N5) (GOOD? OR SERVICE? OR PRODUCT? OR ITEM? OR MERCHANDIS?)
S3	112	S1 (N5) (REQUEST? OR ORDER? OR PURCHAS? OR SELECTION?)
S4	8069	(PREDETERMIN? OR PRE() DETERMIN? OR PRESELECT? OR PRE() SELECT? OR IDENTIFY? OR DETERMIN? OR PREVIOUS?(N2) SELECT?) (N4) (- SPECIFICATION? OR CRITERIA? ?)
S5	56	S1 AND ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR MULTI OR MULTIPLE?) (N5) (CRITERIA? OR SPECIFICATION?))
S6	414	(RANK? OR LIST? OR PRIORITI?) (N5) (SELLER? OR MERCHANT? OR RETAILER? OR BUSINESS? OR PRODUCT?(N2) SPECIFICATION?)
S7	48	S1 AND S4
S8	18	S3 AND S4
S9	15	S4 AND S5
S10	22	S7 AND S6
S11	2	S1(S) S4
S12	0	S1(S) ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR - MULTI OR MULTIPL?) (N5) (CRITERIA?))
S13	218	S1 (S) (GOOD? OR PRODUCT? OR SERVICE? OR MERCHANDIS?)
S14	54	S2 (S) S4
S15	1	S13(S) S4
S16	1	S13 (S) ((PLURALITY? OR SEVERAL? OR MULTI OR MULTIPLE? OR - NUMEROUS? OR NUMBER?) (N5) (CRITERIA? ? OR SELECTION?))
S17	0	S3 (S) S4
?		

8/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:European Patents  
(c) 2000 European Patent Office. All rts. reserv.

00831105

**SYSTEM FOR MANAGING AVAILABLE-TO-PROMISE PRODUCT**  
**SYSTEM ZUM VERWALTEN VON VORRATIG-ZUM-VERSPRECHEN-PRODUKTE**  
**SYSTEME DE GESTION DE CAPACITE DE PROMESSES D'ORDRE COMMERCIAL**  
PATENT ASSIGNEE:

i2 TECHNOLOGIES, INC., (2129161), Suite 1600, 909 East Las Colinas  
Boulevard, Irving, TX 75039, (US), (applicant designated states:  
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

KENNEDY, Brian, M., 136 Rustic Meadow Way, Coppell, TX 75019, (US)

LEGAL REPRESENTATIVE:

Harris, Ian Richard (72231), D. Young & Co., 21 New Fetter Lane, London  
EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 776509 A1 970604 (Basic)  
EP 776509 B1 981223  
WO 9700489 970103

APPLICATION (CC, No, Date): EP 96921494 960610; WO 96US9963 960610

PRIORITY (CC, No, Date): US 491167 950616

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;  
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9852	745
CLAIMS B	(German)	9852	694
CLAIMS B	(French)	9852	885
SPEC B	(English)	9852	4795
Total word count - document A			0
Total word count - document B			7119
Total word count - documents A + B			7119

...SPECIFICATION for example, manufacturing capacity of the supplying  
facility to meet selected forecast orders based on **predetermined**  
**criteria** . If a feasible and desirable plan can be devised that satisfies  
the request, then the...Promise (ATP)

Each seller has allocation (promises) available for the various  
products sold. When a **customer request** comes in to a **seller** , there  
may be numerous products that **match** the **request** . If the lowest cost  
product can fully satisfy the request (has sufficient quantity by the...

8/3,K/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00736216

**SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS**  
**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES**  
Patent Applicant/Inventor:

GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US,  
US (Residence), US (Nationality)

Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,  
1300 I Street, N.W., Washington, DC 20005-3315, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)

Application: WO 2000US4163 20000218 (PCT/WO US0004163)

Priority Application: US 99120760 19990219

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

.. TM TR TT TZ UA UG UZ V ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13041

Fulltext Availability:

Detailed Description

Detailed Description

... good purchases.

Points are accumulated, and gifts are given to the card member based on **predetermined criteria**.

Unfortunately, none of these services completely address ...links 28, 32 and 715 may be any combination of publically accessible or secure dedicated **links**.

The difference between merchant store 12 (FIG. 3) and online merchant 12' is that **merchant** store 12 is a conventional "brick and mortar" store where **consumers** can physically select and **purchase** merchandise, whereas online **merchant** 12' is a WEB site operated by a merchant that allows online consumers to examine...

8/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00729643

**SYSTEM AND METHOD FOR SELECTIVELY RETRIEVING INFORMATION ITEMS**

**SYSTEME ET PROCEDE D'EXTRACTION SELECTIVE D'ELEMENTS D'INFORMATIONS**

Patent Applicant/Assignee:

AUTOBYTEL COM INC, 18872 MacArthur Boulevard, 2nd floor, Irvine, CA 92612  
, US, US (Residence), US (Nationality)

Inventor(s):

WAGONER Kevin Joel, 3521 N. Tamarind Avenue, Rialto, CA 92377, US  
LEE Jin Seo, 200 W. Columbine #B6, South Coast Metro, CA 92707, US  
NOTTAGE Douglas Sanford, 146 Pergola, Irvine, CA 92612, US

Legal Representative:

ALTMAN Daniel E, Knobbe, Martens, Olson and Bear, LLP, 620 Newport Center Drive, 16th floor, Newport Beach, CA 92660, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200042545 A2 20000720 (WO 0042545)

Application: WO 2000US1096 20000114 (PCT/WO US0001096)

Priority Application: US 99231521 19990114

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7259

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... requests. For example, given the vehicle make, the vehicle model, and the vehicle information, the **buyer -seller** association module 162 searches the used vehicle inventory for a **seller** of a vehicle that **matches** the **requested** vehicle. The **buyer -seller** association module



162 receives **purchase request** information from the process purchase request module 154 via the virtual communications path 162. Once...apply filter criteria to the data in the data care system 50. Using the filter **criteria**, a seller can selectively **determine** which items of inventory and which purchase requests are displayed to the seller. The process...

Claim

... associated with the given user profile.

5. The method of Claim 1, wherein the filter **criteria** **identify** one or more automobile franchises.

6. The method of Claim 1, additionally comprising:

receiving at...

...more purchase request states with the at least one purchase request; and wherein the filter **criteria** **identify** one or more of the purchase request states.

7. The method of Claim 6, wherein...

...associating one or more inventory states with the inventory information items; and wherein the filter **criteria** **identify** one or more of the inventory states.

9. The method of Claim 8, wherein one...

...sellers; and associating one or more user profiles with the group profile, each user profile **identifying** one or more filter **criteria**, and each user profile **identifying** a user that is associated with one of the sellers.

11. A data care system...associated with the seller.

14. The data care system of Claim 11, wherein the filter **criteria** **identify** one or more automobile franchises.

15. The data care system of Claim 11, additionally comprising...

...least one purchase requests having one or more purchase request states and wherein the filter **criteria** **identify** one or more of the purchase request states.

16. The data care system of Claim...

...of the inventory information items having one or more inventory states and wherein the filter **criteria** **identify** one or more of the inventory states.

18. The data care system of Claim 17...

8/3,K/4 (Item 3 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00729639

COMPUTER IMPLEMENTED PURCHASING SYSTEM WITH AFTERMARKET PRODUCT INVENTORY DISPLAY

SYSTEME D'ACHAT PAR ORDINATEUR AVEC AFFICHAGE DU STOCK DE PIECES DE RECHANGE

Patent Applicant/Assignee:

AUTOBYTEL COM INC, 2nd floor, 18872 MacArthur Boulevard, Irvine, CA 92612, US, US (Residence), US (Nationality)

Inventor(s):

NELSON Timothy Edward, 3783 Live Oak Drive, Pomona, CA 91767, US

Legal Representative:

ALTMAN Daniel E, Knobbe, Martens, Olson & Bear, LLP, 16th floor, 620 Newport Center Drive, Newport Beach, CA 92660-8016, US

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200042541 A2 20000720 (WO 0042541)  
Application: WO 2000US1035 20000114 (PCT/WO US0001035)  
Priority Application: US 99231898 19990114  
Designated States: AE AL AM AT  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 8873

Fulltext Availability:  
Detailed Description

Detailed Description  
... in a vehicle sales environment.

In this embodiment, a host computer system is used to **match** potential vehicle **buyers** with appropriate vehicle **sellers**.

Potential **buyers** submit "**purchase requests**" to the system, indicating, among other things, what kind of car they are interested in ...records.

In one embodiment, in step 804, a buyer address may be used as the **criteria** for **determining** if the buyer previously submitted a new vehicle purchase request within the past 48 hours...

8/3,K/5 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00717114

**METHOD AND APPARATUS FOR VERIFYING PRODUCT SALE TRANSACTIONS AND PROCESSING  
PRODUCT RETURNS**

**PROCEDE ET APPAREIL POUR VERIFIER LES OPERATIONS DE VENTE DE PRODUITS ET  
POUR TRAITER LES RENVOIS DE PRODUITS**

Patent Applicant/Assignee:

NINTENDO OF AMERICA INC, NINTENDO OF AMERICA INC. , 4820 150th Avenue,  
N.E., Redmond, WA 98052 , US

Inventor(s):

JUNGER Peter J, JUNGER, Peter, J. , c/o Nintendo of America Inc., 4820  
150th Avenue, N.E., Redmond, WA 98052 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0030014 A1 20000525 (WO 200030014)  
Application: WO 99US26460 19991110 (PCT/WO US9926460)  
Priority Application: US 98108170 19981113; US 99119631 19990211

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ  
MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ  
CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 19457

Fulltext Availability:  
Detailed Description  
Claims

Detailed Description  
... or an expanded version, detailing the transaction (repair information,  
etc.) may be printed for the **customer** as well as for the **retailer** 's  
material move records.

The transaction may then be closed and the final information (customer selection) is retransmitted, linked to the product record and stored for future use by the manufacturer, retailer, and or...

#### Claim

... is 3 sought; 4 transmitting the unique identifying information to a general database for a **determination** of whether applicable return **criteria** are met for the product for 6 which return authorization is sought; 7 obtaining product...sought; (c) using the host system to access the product information database to **I I determine** a return **criteria** for the product based on the unique product 12 identification information; 13 (d) determining whether...

8/3,K/6 (Item 5 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00708106

#### METHOD AND APPARATUS FOR DEFINING ROUTING OF CUSTOMERS BETWEEN MERCHANTS PROCEDE ET APPAREIL PERMETTANT DE DEFINIR L'ACHEMINEMENT DE CLIENTS ENTRE DES COMMERÇANTS

Patent Applicant/Assignee:

WALKER DIGITAL LLC, WALKER DIGITAL, LLC , Five High Ridge Park, Stamford,  
CT 06905 , US

Inventor(s):

WALKER Jay S, WALKER, Jay, S. , 124 Spectacle Lane, Ridgefield, CT 06877  
, US

VAN LUCHENE Andrew S, VAN LUCHENE, Andrew, S. , 9 Greenwood Place,  
Norwalk, CT 06854 , US

TEDESCO Daniel E, TEDESCO, Daniel, E. , Apartment 6, 192 Park Street, New  
Canaan, CT 06840 , US

MIK Magdalena, MIK, Magdalena , 10 South New Street, Greenwich, CT 06830  
, US

JORASCH James A, JORASCH, James, A. , Apartment 5G, 25 Forest Street,  
Stamford, CT 06901 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0021005 A1 20000413 (WO 200021005)

Application: WO 99US22060 19990922 (PCT/WO US9922060)

Priority Application: US 98166405 19981005

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ  
MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ  
CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 12295

Fulltext Availability:

Detailed Description

#### Detailed Description

... fields for each of the entries 802, 804, 806 and 808, which specify  
(i) a **criteria** identifier 822 for uniquely **identifying** the **criteria**  
, (ii) a merchant identifier 824

that identifies ...computer 110. If the customer wishes to take  
advantage of the offer and make a **purchase** from another (soliciting)  
**merchant** , the user computer 110 receives a command from the **customer**  
to connect to the **link** (step 1714) and thus access the web site of the  
soliciting merchant (step 1716).

The web site of the soliciting **merchant** likewise allows **customers** to  
place **orders** online. The user computer I 10 receives transaction data  
and the credit card number from...

8/3,K/7 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00708105

METHOD AND APPARATUS FOR PROVIDING A DISCOUNT TO A CUSTOMER THAT PARTICIPATES IN TRANSACTIONS AT A PLURALITY OF MERCHANTS  
PROCEDE ET APPAREIL PERMETTANT D'ACCORDER UNE REDUCTION A UN CLIENT QUI PARTICIPE A DES TRANSACTIONS CHEZ PLUSIEURS COMMERCANTS

Patent Applicant/Assignee:

WALKER DIGITAL LLC, WALKER DIGITAL, LLC , Five High Ridge Park, Stamford, CT 06905 , US

Inventor(s):

WALKER Jay S, WALKER, Jay, S. , 124 Spectacle Lane, Ridgefield, CT 06877 , US

VAN LUCHENE Andrew S, VAN LUCHENE, Andrew, S. , 9 Greenwood Place, Norwalk, CT 06854 , US

MIK Magdalena, MIK, Magdalena , 10 South New Street, Greenwich, CT 06830 , US

TEDESCO Daniel E, TEDESCO, Daniel, E. , Apartment 6, 192 Park Street, New Canaan, CT 06840 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0021004 A1 20000413 (WO 200021004)

Application: WO 99US21720 19990922 (PCT/WO US9921720)

Priority Application: US 98166367 19981005

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CACH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 9924

Fulltext Availability:

Detailed Description

Detailed Description

... fields for each of the entries 602, 604, 606 and 608, which specify (1) a **criteria** identifier 622 for uniquely **identifying** the **criteria** , (ii) a merchant identifier 624 that identifies the first (outputting) merchant, (iii) a required purchase...computer 1410. If the customer wishes to take advantage of the offer and make a **purchase** from another (soliciting) **merchant** , the user computer 1410 receives a command from the **customer** to connect to the **link** (step 1514) and thus access the web site of the soliciting merchant, "merchant 2" (step 1516). The web site of "merchant 2" likewise allows **customers** to place **orders** online. The user computer 1410 receives transaction data and the credit card number from the...

8/3,K/8 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00708091

SYSTEM AND METHOD OF ADVISING BUYERS HOW MUCH TO PAY FOR GOODS AND SERVICES BASED ON DEMOGRAPHICS

SYSTEME ET METHODE PERMETTANT D'INDIQUER A DES ACHETEURS LE PRIX DE MARCHANDISES ET DE SERVICES D'APRES DES CRITERES DEMOGRAPHIQUES

Patent Applicant/Assignee:

WEISS Lawrence D, WEISS, Lawrence, D. , 2138 Lakeview Lane, Shaneateles, NY 13152 , US

WEISS John P, WEISS, John, P. , 38 Leitch Avenue, Shaneateles, NY 13152 , US

Inventor(s):

WEISS Lawrence D, WEISS, Lawrence, D. , 2138 Lakeview Lane, Shaneateles,  
NY 13152 , US  
WEISS John P, WEISS, John, P. , 38 Leitch Avenue, Shaneateles, NY 13152 ,  
US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0020990 A1 20000413 (WO 200020990)  
Application: WO 99US22904 19991001 (PCT/WO US9922904)  
Priority Application: US 98103456 19981002

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY  
KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 12200

Fulltext Availability:

Detailed Description

Detailed Description

... are achieved through a method and apparatus of analyzing the  
consumer's needs, identifying the **purchase** options, and either  
referring the **consumer** to **sellers** that can **match** those needs  
through data terminals, telephones, and computers connected to an on-line  
communications network...wants to get help to identify the one he needs,  
the system helps the consumer **identify** his objective and subjective  
**criteria** for a lawn mower on an interactive step-by-step basis (Figure  
13). Based on...assistant or other information appliance.

In the first step, the system asks the buyer to **identify** the buyer's  
objective **criteria** for selecting a phone service from a menu that  
displays all of the relevant variables...

8/3,K/9 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00704315

USER-DEFINED DYNAMIC COLLABORATIVE ENVIRONMENTS

ENVIRONNEMENTS A COLLABORATION DYNAMIQUE DEFINIS PAR L'UTILISATEUR

Patent Applicant/Assignee:

SCIENCE APPLICATIONS INTERNATIONAL CORPORATION, SCIENCE APPLICATIONS  
INTERNATIONAL CORPORATION , 10260 Campus Point Drive, San Diego, CA  
92121 , US

Inventor(s):

MILLER Craig, MILLER, Craig , Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121 , US

MANGIS Jeffrey K, MANGIS, Jeffrey, K. , Science Applications  
International Corporation, 10260 Campus Point Drive, San Diego, CA  
92121 , US

LESTER Harold D, LESTER, Harold, D. , Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121 , US

NICHOLAS John M, NICHOLAS, John, M. , Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121 , US

WALLO Andrew, WALLO, Andrew , Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121 , US

KRESS Thomas P, KRESS, Thomas, P. , Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121 , US

CHEAL Linda J, CHEAL, Linda, J. , Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121 , US

WEATHERBEE James E Jr, WEATHERBEE, James, E., Jr. , Science Applications  
International Corporation, 10260 Campus Point Drive, San Diego, CA  
92121 , US

DAVIES Linda M, DAVIES, Linda, M. , Science Applications International

Corporation, 10260 C us Point Drive, San Diego, CA 92121 , US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 0017775 A2 20000330 (WO 200017775)  
Application: WO 99US21934 19990922 (PCT/WO US9921934)  
Priority Application: US 98101431 19980922; US 99399753 19990921  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ  
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT  
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 29894

Fulltext Availability:  
Detailed Description

#### Detailed Description

... lines of insurance (e.g. 24 marine, aviation, commercial buildings).  
Fourth, users may enter search **criteria** to **identify** a subset of  
listings of particular interest.

26 Searching listings: A user may enter a...bids, the buyer reviews the  
bids and selects the lowest 12 priced qualifying bid. They **buyer**  
informs the **seller** and arranges payment 13 and delivery in accord with  
the terms stated in the bid package.

14 F. **Order Matching** Transaction Engine  
In an **order -matching** system there are many potential buyers. Each  
posts 16 binding offer to buy (bid amount...

...traded are well defined, and the terms of sale are rigid example of an  
26 **order matching** process in stock trading on an exchange.

27 Users of an **order -matching** engine are all potential **buyers** and  
**seller** . They 28 are qualified in advance using a process like that  
outlined by for auction...

8/3,K/10 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00699891

#### SYSTEM FOR AUTOMATICALLY CALCULATING CONSUMER EARNED EQUITY SYSTEME DE CALCUL AUTOMATIQUE DU CREDIT D'AVOIR DE LA CLIENTELE

Patent Applicant/Assignee:

OWNX INC, OWNX, INC. , 1105 Washington Street, West Newton, MA 02415 , US  
Inventor(s):

PALCIC Patric M, PALCIC, Patric, M. , 224 Plutarch Road, Highland, NY  
12528 , US

HAKIM Paul D, HAKIM, Paul, D. , 161 Heritage Drive, Hurley, NY 12443 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0014665 A1 20000316 (WO 200014665)

Application: WO 99US19927 19990831 (PCT/WO US9919927)

Priority Application: US 9898954 19980903; US 99280212 19990329

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG  
KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF  
BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 8171

Fulltext Availability:

Detailed Description

Detailed Description

... being included in the merchant's routine data transfer to the inventive system. Alternatively, a **link** may be provided to the merchant and the **order** can be placed electronically directly to the merchant, again resulting in a data transfer from the **merchant** to the inventive system database. Or, the **customer** may utilize an electronic **order** from within the system 350. Upon filling out this order form, if open terms are...equity credits are calculated at 600, and recorded, batch data will be matched to additional **criteria** 820 and 500 to **determine** credit redemption eligibility and to assign a status to those credits. These additional criteria for...

8/3,K/11 (Item 10 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00668456

**AUTHENTICATED ELECTRONIC COUPON ISSUING AND REDEMPTION**

**EMISSION ET RACHAT DE COUPON ELECTRONIQUE AUTHENTIFIE**

Patent Applicant/Assignee:

INTERNATIONAL BUSINESS MACHINES CORPORATION, INTERNATIONAL BUSINESS  
MACHINES CORPORATION , New Orchard Road, Armonk, NY 10504 , US  
IBM UNITED KINGDOM LIMITED, IBM UNITED KINGDOM LIMITED , P.O. Box 41,  
North Harbour, Portsmouth, Hampshire PO6 3AU , GB

Inventor(s):

PALMER Charles Campbell, PALMER, Charles, Campbell , 293 Waccabuc Road,  
Goldens Bridge, New York, NY 10526 , US  
PALMER Elaine Rivette, PALMER, Elaine, Rivette , 293 Waccabuc Road,  
Goldens Bridge, New York, NY 10526 , US  
SMITH Sean William, SMITH, Sean, William , 19 Bridge Street, Cornwall,  
New York, NY 12518 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9952051 A1 19991014

Application: WO 99GB575 19990225 (PCT/WO GB9900575)

Priority Application: US 9854844 19980403

Designated States: CN HU JP KR PL AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 4129

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... one issuing station for generating and transmitting electronic advertisements and electronic 45 coupons according to **predetermined criteria** ; at least one customer station to transmit from a user to the issuing station a...card to extract valid matching coupons. In step 695, the smart card sends the valid **matching** coupons to the tamper-protected secure coprocessor.

in **order** to protect a manufacturer from fraudulent **merchants** and **customers** , operations which assess the validity of coupons, operations which update, collect, store, or delete coupons...

Claim

... least one issuing station for generating and transmitting electronic advertisements and electronic coupons according to **predetermined criteria** ; at least one customer station to transmit from a user to the issuing station a...

8/3,K/12 (Item 11 from file: 349)

00668448

TELECOMMUNICATION TRANSMISSION SYSTEM ADAPTED FOR AN ELECTRONIC MARKET  
PLACE

SYSTEME DE TRANSMISSION DE TELECOMMUNICATIONS ADAPTE A UN MARCHE  
ELECTRONIQUE

Patent Applicant/Assignee:

TELIA AB (publ), TELIA AB (publ) , Marbackagatan 11, S-123 86 Farsta , SE  
Inventor(s):

ISAKSSON Lennart, ISAKSSON, Lennart , Andersvagen 5, S-977 35 Lulea , SE  
FIROUZFAR Reza, FIROUZFAR, Reza , Faltspatstigen 26, S-977 53 Lulea , SE  
HUHTA Anne-Marie, HUHTA, Anne-Marie , Lingonstigen 50, S-973 32 Lulea ,  
SE

Patent and Priority Information (Country, Number, Date):

Patent: WO 9952042 A2 19991014

Application: WO 99SE518 19990331 (PCT/WO SE9900518)

Priority Application: SE 981181 19980403

Designated States: EE LT LV NO US AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 10829

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... search engine is adapted, on request by a first agent having associated therewith a first **specification** of interest, to **identify specifications** of interest associated with other agents, which match said first specification of interest, by searching...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine may search said user interest database and said MerchantAssist database and **identify specifications** of interest for which all mandatory parameters match said first specification of interest and a...search engine is adapted, on request by a first agent having associated therewith a first **specification** of interest, to **identify specifications** of interest associated with other agents, which match said first specification of interest, by searching...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine may search said user interest database and said MerchantAssist database and **identify specifications** of interest for which all mandatory parameters match said first specification of interest and may...provided for the specific customer. The potential can be even greater if the store also **matches** the interests with the users previous **purchases** in the store, which are stored in the Customer Database. It is then possible to know if the **consumer** is an important **customer** who should receive special treatment.

The **MerchantAssist** Service ma-line" promotions for the **consumer** based on the **consumer** 's specified interests which are valid when the store was visited.

As explained above, the...

Claim

... search engine is adapted, on request by a first agent having associated therewith a first **specification** of interest, to **identify specifications** of interest associated with other agents, which match said first specification of interest, by searching...

...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine searches said user interest database and said



MerchantAssist database and...search engine is adapted, on request by a first agent having associated therewith a first **specification** of interest, to **identify specifications** of interest associated with other agents, which match said first specification of interest, by searching...

...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine searches said user interest database and said MerchantAssist database and...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine searching said user interest database and said MerchantAssist database and **identifying specifications** of interest for which all mandatory parameters match said first specification of interest and by...

8/3,K/13 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00589535

**AUTOMATED BACK OFFICE TRANSACTION METHOD AND SYSTEM**  
**PROCEDE ET SYSTEME AUTOMATISES DE TRANSACTIONS D'ARRIERE-GUICHET**

Patent Applicant/Assignee:

WEBBER Donald Gary Jr, WEBBER, Donald, Gary, Jr., 4 Glacier, Mount Baldy,  
CA 91759-0820, US

Inventor(s):

WEBBER Donald Gary Jr, WEBBER, Donald, Gary, Jr., 4 Glacier, Mount Baldy,  
CA 91759-0820, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9834167 A2 19980806

Application: WO 98US970 19980121 (PCT/WO US9800970)

Priority Application: US 97792925 19970121

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US  
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE  
CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML  
MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 14000

Fulltext Availability:

Detailed Description

Detailed Description

... of an  
order, the following steps occur. Reference is made to Fig. 1. First, the **customer** site 1 completes a **purchase** with the **seller** 3. Then, the seller's POS transmits a contract to the CAP 7 via an available communication **link** 35. The contract is preferably stored by the CAP in a "hold for processing" mode...

...of product/contract. optionally, fulfillment obligations may be factored by inventory management and order point **specifications** or systems calculation and **determination** of distribution, and selection of shippers or common carriers.

The computing module 13 may consolidate...illustrating an example of the relationships of parties to an exemplary supply chain. Here, the **customer** 251 contacts the **seller** 503 to **order** a product. The **seller** 503 contacts the CAP 260 with POS data. The CAP 260 **links** the seller's POS data to a contract of the primary fulfillment 505, which in...

8/3,K/14 (Item 13 from file: 349)

00565581

**CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS**  
**SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES**

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP, WALKER ASSET MANAGEMENT  
LIMITED PARTNERSHIP, Five High Ridge Park, Stamford, CT 06905, US

Inventor(s):

WALKER Jay S, WALKER, Jay, S., 124 Spectacle Lane, Ridgefield, CT 06877,  
US

SCHNEIER Bruce, SCHNEIER, Bruce, 101 E. Minnehaha Parkway, Minneapolis,  
MN 55419, US

SPARICO Thomas M, SPARICO, Thomas, M., 115 Lockwood Road, Riverside, CT  
06878, US

CASE T Scott, CASE, T., Scott, 29 Anthony Lane, Darien, CT 06820, US

JORASCH James A, JORASCH, James, A., Apartment 5G, 25 Forest Street,  
Stamford, CT 06901, US

VAN LUCHENE Andrew S, VAN LUCHENE, Andrew, S., 13-2a Clarmore Drive,  
Norwalk, CT 06850, US

TEDESCO Daniel E, TEDESCO, Daniel, E., 88 Barn Hill Road, Monroe, CT  
06468, US

JINDAL Sanjay K, JINDAL, Sanjay, K., 52 Village Walk, Wilton, CT 06897,  
US

WEIR-JONES Toby, WEIR-JONES, Toby, 3A 65 Prospect Street, Stamford, CT  
06901, US

LECH Robert R, LECH, Robert, R., 3 Valley View Drive & 25, Norwalk, CT  
06851, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9810361 A1 19980312

Application: WO 97US15492 19970904 (PCT/WO US9715492)

Priority Application: US 96707660 19960904; US 97889319 19970708

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DE

DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR

TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM

AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 64226

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... systems, such as NASDAQ or the New York Stock Exchange (NYSE), are exchange-driven, where **buyers** and **sellers** are **matched** by offering an efficient, fair and **orderly** marketplace.

Such exchange-driven systems favor neither **buyers** nor **sellers**, but simply effectuate communications that allow for the **matching** process to take place. An example of an automated exchange-driven commerce system for trading...use the present invention to cast a wide net to reach thousands of potential insurance **sellers** and potentially find a **seller** willing to satisfy the **buyer**'s specified **purchase** conditions.

It is a goal of the present invention to provide a robust system that **matches** **buyers**' requirements with **sellers** capable of satisfying those requirements. The invention provides a global bilateral buyer-driven system for...validates the received offer signal (step 8240), thereby determining whether the received offer signal meets **predetermined** validation **criteria**. If the offer signal does not meet the **predetermined** validation **criteria**, the borrower terminal is requested to retransmit the offer and payment identifier (step 8238). 144...be selected. In still another embodiment, the acceptance signals

may be sorted according to a **predetermined** sort **criteria** , such as sorted by lowest interest rate or lowest monthly payment amount. Selecting the first...validates the received offer signal (step 8270), thereby determining whether the received offer signal meets **predetermined** validation **criteria** . If the offer is not meaningful, the borrower terminal is requested to retransmit the offer...

Claim

... to:

validate the received offer signal, and thereby determine whether the received offer signal meets **predetermined** validation **criteria** .

132. The apparatus of claim 13 1, wherein the processor is further operative with the...

...signal only if the step of validating determines that the received offer signal meets the **predetermined** validation **criteria** .

133. The apparatus of claim 127, wherein the processor is further operative with the program...

...plurality of acceptance signals are received, sort the plurality of acceptance signals according to a **predetermined** sort **criteria** , and select the first of the sorted plurality of acceptance signals.

136. The apparatus of...to:  
validate the received offer signal, and thereby determine whether the received offer signal meets **predetermined** validation **criteria** .

139. The apparatus of claim 138, wherein the processor is further operative with the program...

8/3,K/15 (Item 14 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00561073

SYSTEM AND METHOD FOR A TARGETED PAYMENT SYSTEM DISCOUNT PROGRAM

SYSTEME ET PROCEDE RELATIFS A UN PROGRAMME DE REMISES D'UN SYSTEME DE PAIEMENTS CIBLES

Patent Applicant/Assignee:

FIRST DATA CORPORATION, FIRST DATA CORPORATION , 700 Hansen Way, Palo Alto, CA 94304 , US

Inventor(s):

PEIRCE Roger L, PEIRCE, Roger, L. , 648 Oak Ridge, Los Altos, CA 94024 , US

RHOADS Bruce C, RHOADS, Bruce, C. , 718 Bounty Drive, No. 1812, Foster City, CA 94404 , US

DUNCAN John, DUNCAN, John , 48 Webster Street, Malverne, NY 11565 , US

LOFTESNESS Scott J, LOFTESNESS, Scott, J. , 21 Los Robles Court, Menlo Park, CA 94025 , US

JOHNSON Kurt W, JOHNSON, Kurt, W. , 1917 East Secretariat Drive, Tempe, AZ 85284 , US

DOBBS Mary K, DOBBS, Mary, K. , 229 Sacramento Street, No. 18, San Francisco, CA 94115 , US

MAYES Dan, MAYES, Dan , 2167 Camden Lane, Hanover Park, IL 60103 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9806050 A1 19980212

Application: WO 97US13588 19970731 (PCT/WO US9713588)

Priority Application: US 96690765 19960801

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI

FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English  
Fulltext Word Count: 9441

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... these objectives the invention utilizes five basic steps: (1) an automated process which enables the **merchant** to target **consumers** based on **purchase** behavior and geographic location; (2) an automated process which **matches** targeted **merchant** offers against a data base of **consumers** and historic **purchase** behavior; (3) an automated process which provides the **consumer** with the best value propositions from multiple **merchants** /service providers; (4) the ability for the **consumer** to act on the value proposition and receive an automated credit for the discount amount...s cardholders into manageable categories for purposes of ranking Program offers and specifying custom selection **criteria** . The grouping characteristics are **determined** by the issuer who codes each cardholder account with a one a one character Card...

#### Claim

... said merchant discount offer information 11 includes the discount amount, transaction requirements and consumer target **criteria** ; 12 (c) **identifying** qualifying consumers for particular merchant 13 discount offers by computer matching said offers' target criteria...said merchant discount offer 9 information includes the discount amount, transaction requirements and consumer target **criteria** ; 11 (c) means for **identifying** qualifying consumers for particular 12 merchant discount offers by computer matching said offers' target criteria...

8/3,K/16 (Item 15 from file: 349)  
DIALOG(R) File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00500269

#### SYSTEM AND METHOD FOR MANAGING ATP

SYSTEME ET PROCEDE DE GESTION DE CAPACITE DE PROMESSES D'ORDRE COMMERCIAL

Patent Applicant/Assignee:

i2 TECHNOLOGIES INC

Inventor(s):

KENNEDY Brian M

Patent and Priority Information (Country, Number, Date):

Patent: WO 9700489 A1 19970103

Application: WO 96US9963 19960610 (PCT/WO US9609963)

Priority Application: US 95491167 19950616

Designated States: AL AM AT AZ BB BG BR BY CH CN CZ DE DK EE ES FI GE HU IL

IS KE KG KP KR LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE

SG SI SK TJ TM UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM

AT BE CH DE DK FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML

MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 4745

Fulltext Availability:  
Detailed Description

#### Detailed Description

... for example, manufacturing capacity of the supplying facility to meet selected forecast orders based on **predetermined criteria** . If a feasible and desirable plan can be devised that satisfies the request, then the...ATP)  
Each seller has a location (promises) available for the various products sold. When a **customer request** comes in to a **seller** , there may be numerous products that **match** is the **request** . If the lowest cost product can fully satisfy the request (has sufficient quantity by the...

8/3,K/17 (Item 16 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00416313

**FULL SERVICE TRADE SYSTEM  
SYSTEME DE TRANSACTIONS COMPLET**

Patent Applicant/Assignee:

WORLD TRADE CENTERS ASSOCIATION INC

Inventor(s):

TOZZOLI Guy Frederick

LYNCH Christopher James

Patent and Priority Information (Country, Number, Date):

Patent: WO 9612242 A1 19960425

Application: WO 95US12925 19951005 (PCT/WO US9512925)

Priority Application: US 94323071 19941013

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU

IS JP KE KG KP LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SG

SI SK TJ TM TT VN KE MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC

NL PT SE BF BJ CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12685

Fulltext Availability:

Detailed Description

Detailed Description

... the trade system between an approved buyer and a seller which satisfy the funder's **predetermined criteria**. The trade system of the present invention verifies that each portion of a transaction properly...the system to notify them of buyer offers having certain characteristics. In accordance with the **buyer** 's instructions, the system either transmits to the **buyer** all **sellers** ' offers which meet the **buyer** 's terms and for which funding is guaranteed, or automatically accepts a seller's first or best **matching** offer. As an example of electronic negotiation of a **purchase order**, the **buyer** may instruct the system to accept the best **seller** 's offer with respect to a selected term.

If the purchase order is in accordance...one of processors 20A ... 20N at each step of the negotiation to assess compliance with **criteria** or **predetermined** parameters stored in storage 50 or memory 60 and to establish an audit trail and...order are followed.

If the proposed purchase order does not satisfy the buyer's account **criteria**, then the system **determines** how the buyer wishes this situation to be handled (step 130), for example, by consulting...order data (step 160). The proposed purchase order data is filtered against the seller's **predetermined criteria** (step 180), and transmitted to the seller in the manner described below with reference to steps 190 or 230.

If the proposed purchase order satisfies the buyer's **predetermined criteria**, the system approves its terms, meaning that this purchase order is eligible for a payment...

...buyer's criteria.

Next, the system filters the proposed purchase order against the seller's **predetermined criteria** in a manner similar to that used for filtering against the buyer's **predetermined criteria** (step 180).

If the proposed purchase order satisfies the seller's **predetermined criteria**, the system approves its terms and transmits a payment guarantee on behalf of the funder...parameters (step 260).

If the revised purchase order fails to satisfy the seller's account **criteria**, then the system **determines** how the seller wishes this situation to be handled (step 400), in a similar manner...

8/3,K/18 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00393731

**COMPUTER-ASSISTED SYSTEM FOR BROKERING OF GOODS OR SERVICES**  
**SYSTEME ASSISTE PAR ORDINATEUR DE COURTAGE DE MARCHANDISES OU DE SERVICES**

Patent Applicant/Assignee:

EAGLEVIEW INC

Inventor(s):

SALMON Bardwell C

BORGMAN John D

HOLTEY Thomas O

Patent and Priority Information (Country, Number, Date):

Patent: WO 9524687 A1 19950914

Application: WO 95US3117 19950309 (PCT/WO US9503117)

Priority Application: US 94212349 19940311

Designated States: AU CA AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 9278

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... elements for notifying the buyer of descriptive information newly entered into the database that matches **selection criteria previously** specified by the buyer. The Buyer's Interface may also have two modes of operation...

Claim

... means for notifying said buyer of descriptive information newly-entered into said database that matches **selection criteria previously** specified by said buyer.

10. The system of claim 1, wherein said buyer interface further...based protocol includes an approximate-comparison system for preienting to said employer candidates that approximately **match selection** criteria entered into said buyer interface.

20. The system of claim 18, wherein:

at least one of said **seller** interface and said **buyer** interface has two modes, a first mode having relatively slower interactivity for use with a...

9/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00730864

**METHODS AND APPARATUS FOR BROKERING TRANSACTIONS**  
**PROCEDE ET DISPOSITIF DE COURTAGE TRANSACTIONNEL**

Patent Applicant/Assignee:

NEXTAG COM INCORPORATED, One St. Francis Place, #4708, San Francisco, CA 94107, US, US (Residence), US (Nationality)

Inventor(s):

OJHA Purnendu Shekhar, One St. Francis Place, #4708, San Francisco, CA 94107, US

SCHMIDT Franklin Richard, 2655 43rd Avenue, San Francisco, CA 94116, US

ORTIZ Rafael Gustavo, P.O. Box 525, La Honda, CA 94020, US

Legal Representative:

VILLENEUVE Joseph M, Beyer & Weaver, LLP, P.O. Box 61059, Palo Alto, CA 94306, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200043851 A2 20000727 (WO 0043851)

Application: WO 2000US1523 20000120 (PCT/WO US0001523)  
Priority Application: US 99117118 19990125; US 99265511 19990309  
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK.  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 19143

Fulltext Availability:  
Detailed Description  
Claims

#### English Abstract

...and one of a plurality of sellers via the Internet. Product information relating to a **plurality** of products meeting product **criteria** specified by the buyer is presented via the Internet. One of the plurality of sellers...

#### Detailed Description

... so chooses. According to a particular embodiment, this is accomplished by means of an HTML **link** to the **seller** 's web site. Alternatively, the transaction site can make the **buyer** 's payment and shipping information available to the **seller** . If, on the other hand, the seller's response is a counteroffer, the buyer may...and one of a plurality of sellers via the Internet. Product information relating to a **plurality** of products meeting product **criteria** specified by the buyer is presented via the Internet. One of the plurality of sellers...a buyer and a plurality of sellers via the Internet.

Product information relating to a **plurality** of products meeting product **criteria** specified by the buyer is provided via the Internet. One of the plurality of sellers...

...of a plurality of sellers via the Internet is provided.

Product information relating to a **plurality** of products meeting product **criteria** specified by the buyer is presented via the Internet. One of the plurality of sellers...according to response criteria previously specified by the seller.

According to various embodiments, the response **criteria** comprise a **plurality** of independent rules which may be combined in a plurality of ways to effect responses...

...The graphical user interface comprises a shopping list for storing product information relating to a **plurality** of products which meet product **criteria** specified by the buyer. The shopping list includes objects therein for enabling the buyer to...much to temporarily lower its ask price to induce acceptance by a specific number of **buyers** . According to a specific embodiment, the **merchant** effects a block deal by temporarily lowering its ask price to a particular buyer to **match** the bid price submitted by that **buyer** thereby inducing acceptance by that **buyer** . Because the **merchant** 's response is made in the context of a block deal, a number of responses...

...to a specific embodiment, the ask price of the automatically generated responses correlate to or **match** the bid price of each of the other buyer's bids rather than the bid price of the particular **buyer** to whom the **merchant** specifically responds. It should be noted that, as with other aspects of the present invention...set of criteria and a set of actions to be taken when the set of **criteria** is satisfied. Any **number** of **criteria** may be defined and combined in a variety of ways using logical operators (e.g...bids, even bids to other merchants. Rules may is

SYSTEM AND METHOD FOR SELECTIVELY RETRIEVING INFORMATION ITEMS  
SYSTEME ET PROCEDE D'EXTRACTION SELECTIVE D'ELEMENTS D'INFORMATIONS

Patent Applicant/Assignee:

AUTOBYTEL COM INC, 18872 MacArthur Boulevard, 2nd floor, Irvine, CA 92612  
, US, US (Residence), US (Nationality)

Inventor(s):

WAGONER Kevin Joel, 3521 N. Tamarind Avenue, Rialto, CA 92377, US  
LEE Jin Seo, 200 W. Columbine #B6, South Coast Metro, CA 92707, US  
NOTTAGE Douglas Sanford, 146 Pergola, Irvine, CA 92612, US

Legal Representative:

ALTMAN Daniel E, Knobbe, Martens, Olson and Bear, LLP, 620 Newport Center  
Drive, 16th floor, Newport Beach, CA 92660, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200042545 A2 20000720 (WO 0042545)

Application: WO 2000US1096 20000114 (PCT/WO US0001096)

Priority Application: US 99231521 19990114

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7259

Fulltext Availability:

Detailed Description

Claims

English Abstract

...each associated with one of the user profiles. Each of the group  
profiles includes a **plurality** of filter **criteria** that are used by the  
system to selectively retrieve and display for the seller a...

...profiles. Similar to each of the group profiles, each of the user  
profiles include a **plurality** of filter **criteria** that are used by the  
system to selectively retrieve and display for the seller a...

Detailed Description

... requests. For example, given the vehicle make, the vehicle model, and  
the vehicle information, the **buyer-seller** association module 162  
searches the used vehicle inventory for a **seller** of a vehicle that  
**matches** the requested vehicle. The **buyer-seller** association module  
162 receives purchase request information from the process purchase  
request module 154 via...apply filter criteria to the data in the data  
care system 50. Using the filter **criteria**, a seller can selectively  
**determine** which items of inventory and which purchase requests are  
displayed to the seller. The process...of filters and filter criteria are  
described above for exemplary purposes. The types and the **numbers** of  
the filters and filter **criteria** may be dynamically defined by an  
administrator for the data

Claim

... associated with the given user profile.

5. The method of Claim 1, wherein the filter **criteria** **identify** one or  
more automobile franchises.

6. The method of Claim 1, additionally comprising:  
receiving at...

...more purchase request states with the at least one purchase request; and  
wherein the filter **criteria** **identify** one or more of the purchase  
request states.

7. The method of Claim 6, wherein...

...associating one or more inventory states with the inventory information



items; and wherein the filter criteria identify one or more of the inventory states.

9. The method of Claim 8, wherein one...

...sellers; and associating one or more user profiles with the group profile, each user profile identifying one or more filter criteria, and each user profile identifying a user that is associated with one of the sellers.

11. A data care system...associated with the seller.

14. The data care system of Claim 11, wherein the filter criteria identify one or more automobile franchises.

15. The data care system of Claim 11, additionally comprising...

...least one purchase requests having one or more purchase request states and wherein the filter criteria identify one or more of the purchase request states.

16. The data care system of Claim...

...of the inventory information items having one or more inventory states and wherein the filter criteria identify one or more of the inventory states.

18. The data care system of Claim 17...

9/3,K/3 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00726671

**SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ONLINE FINANCIAL PRODUCTS TRADING**

**SYSTEME, PROCEDE DE PROGICIEL D'ECHANGE EN LIGNE DE PRODUITS FINANCIERS**

Patent Applicant/Assignee:

ULTRAPRISE CORPORATION, 123 East German Street, Shepherdstown, WV 25443,  
US, US (Residence), US (Nationality)

Inventor(s):

LEVINE David A, Route 1, Box 123, Shepherdstown, WV 25443, US  
LEVINE Monica Larson, Route 1, Box 123, Shepherdstown, WV 25443, US  
MINTON Gabriel D, 4942 Red Hill Road, Keddysville, MD 21756, US  
POLETTI Jonathan, 309 East Main Street, Middletown, MD 21769, US  
SONDREGGER Dean, 21890 Hyde Park Drive, Ashburn, VA 20147, US

Patent Applicant/Inventor:

HEFFNER Reid R, 123 East German Street, Shepherdstown, WV 25443, US,  
US (Residence), US (Nationality)

Legal Representative:

DURKIN Tracy-Gene G, Sterne, Kessler, Goldstein & Fox P.L.L.C., 1100 New  
York Avenue, N.W., Suite 600, Washington, DC 20005-3934, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200039736 A2 20000706 (WO 0039736)

Application: WO 99US31107 19991230 (PCT/WO US9931107)

Priority Application: US 98114578 19981231; US 99270837 19990318

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23670

Fulltext Availability:  
Detailed Description

English Abstract

...subscribers on several Web clients and a database server for searching the predefined rules to **match** potential **buyers** with **sellers**. The system also includes a database for storing information relating to negotiations (i.e., bidding...

Detailed Description

... criteria) to minimize their risks (i.e., exposure) when making non conforming loans.

An example **criteria** used by lenders include **identifying** potential borrowers in a certain income bracket. This income bracket must be high enough so...Workstation 280f can be used to search currently available loans for a seller using certain **predetermined criteria** (e.g., FICO score, loan amount, loan term, CRA compliance, etc.) to generate a pool ...which they operate, including low and moderate income neighborhoods. The Act requires that a certain **number** of loans which meet CRA **criteria** be acquired each year. The **criteria** used to **determine** possible CRA compliance includes: (1) whether the applicant has low or moderate income and the...

9/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00717114

METHOD AND APPARATUS FOR VERIFYING PRODUCT SALE TRANSACTIONS AND PROCESSING  
PRODUCT RETURNS

PROCEDE ET APPAREIL POUR VERIFIER LES OPERATIONS DE VENTE DE PRODUITS ET  
POUR TRAITER LES RENVOIS DE PRODUITS

Patent Applicant/Assignee:

NINTENDO OF AMERICA INC, NINTENDO OF AMERICA INC. , 4820 150th Avenue,  
N.E., Redmond, WA 98052 , US

Inventor(s):

JUNGER Peter J, JUNGER, Peter, J. , c/o Nintendo of America Inc., 4820  
150th Avenue, N.E., Redmond, WA 98052 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0030014 A1 20000525 (WO 200030014)

Application: WO 99US26460 19991110 (PCT/WO US9926460)

Priority Application: US 98108170 19981113; US 99119631 19990211

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ

MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ

CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 19457

Fulltext Availability:  
Detailed Description  
Claims

Detailed Description

... The communications may occur periodically, on an item-by-item basis, or otherwise.

When a **customer** returns a product with a receipt, a **retailer** may look at the serial number on the receipt and compare it to the returned product. If the serial numbers **match** and if all other return conditions for the particular product are met, the return may...warranties for the same manufacturer. This feature will help to satisfy contractual

agreements for specific **retailer** **customers** .

Additional POS information (form of payment, price, etc.) as determined by the retailer and manufacturer may also be stored and **linked** to this product and/or sales transaction. In some instances, where the manufacturer has more...

...or an expanded version, detailing the transaction (repair information, etc.) may be printed for the **customer** as well as for the **retailer** 's material move records.

The transaction may then be closed and the final information (customer selection) is retransmitted, **linked** to the product record and stored for future use by the manufacturer, retailer, and or...

#### Claim

... is 3 sought; 4 transmitting the unique identifying information to a general database for a **determination** of whether applicable return **criteria** are met for the product for 6 which return authorization is sought; 7 obtaining product...sought; (c) using the host system to access the product information database to **I I determine** a return **criteria** for the product based on the unique product 12 identification information; 13 (d) determining whether...1 30. The method of claim 23, wherein the step of defining a return 2 **criteria** for each of the **plurality** of different types of products includes defining 3 different return criteria for products manufactured by...

...3 1. The method of claim 23, wherein the step of defining a return 2 **criteria** for each of the **plurality** of different types of products includes defining 3 different return criteria for products sold by...

9/3,K/5 (Item 5 from file: 349)

DIALOG(R) File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00715519

**METHOD AND APPARATUS FOR DETERMINING AND INITIATING INTERACTION DIRECTIONALITY WITHIN A MULTIMEDIA COMMUNICATION CENTER**  
**PROCEDE ET DISPOSITIF PERMETTANT DE DETERMINER ET D'AMORCER UNE DIRECTIONALITE D'INTERACTION AU SEIN D'UN CENTRE DE COMMUNICATION MULTIMEDIA**

Patent Applicant/Assignee:

GENESYS TELECOMMUNICATIONS LABORATORIES INC, GENESYS TELECOMMUNICATIONS LABORATORIES, INC. , 11th floor, 1155 Market Street, San Francisco, CA 94103 , US

Inventor(s):

BECK Christopher Clemmett Macleod, BECK, Christopher, Clemmett, Macleod , 2043 S. Horne, Oceanside, CA 92054 , US

BERKE Jonathan Michael, BERKE, Jonathan, Michael , 1359 Beryl Street, San Diego, CA 92109 , US

JOHNSTONE Joel A, JOHNSTONE, Joel, A. , 5140 Georgetown Avenue, San Diego, CA 92110 , US

MITCHELL Robin Marie, MITCHELL, Robin, Marie , 2041 Manchester Avenue, Cardiff, CA 92007 , US

POWERS James Karl, POWERS, James, Karl , 4604 Trafalgar Lane, Carlsbad, CA 92008 , US

SIDELL Mark Franklin, SIDELL, Mark, Franklin , 303 Country Club Road, Chapel Hill, NC 27514 , US

KNUFF Charles Dazler, KNUFF, Charles, Dazler , 2141 Palomar Airport Road &200, Carlsbad, CA 92009 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0028425 A1 20000518 (WO 200028425)

Application: WO 99US26659 19991110 (PCT/WO US9926659)

Priority Application: US 98190960 19981112

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD  
RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF  
CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 31374

Fulltext Availability:

Detailed Description

Detailed Description

... agent out bound call campaign.

What is clearly needed is a method and apparatus for **determining criteria** for and implementing effective out-bound operations that may be automatically launched during slow periods...customer-facing media interface, by which customers may be identified and even categorized according to **numerous criteria**. In some cases access may be controlled through subscription, or according to other qualifying criteria...may be added or subtracted from the client's window 133) depending on any of **several criteria**.

Personalization of widow 133 takes into account client information as stored in CINOS database 75...sent to customer 205. In some cases, mined data may effect new dialog with a **customer** or **business** contact resulting in new thread additions. A complete contact history with interactive **linking** to actual recorded media enables the enterprise to resolve disputes more easily, better service the...

9/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00713915

**METHOD AND APPARATUS FOR CREATING SPECIALIZED MULTIMEDIA THREADS IN A MULTIMEDIA COMMUNICATION CENTER**

**PROCEDE ET SYSTEME POUR CREER DES FILS MULTIMEDIA SPECIALISES DANS UN CENTRE DE COMMUNICATION MULTIMEDIA**

Patent Applicant/Assignee:

GENESYS TELECOMMUNICATIONS LABORATORIES INC, GENESYS TELECOMMUNICATIONS LABORATORIES, INC. , 11th floor, 1155 Market Street, San Francisco, CA 94103 , US

Inventor(s):

BECK Christopher Clemmett Macleod, BECK, Christopher, Clemmett, Macleod , 2043 S. Horne, Oceanside, CA 92054 , US

BERKE Jonathan Michael, BERKE, Jonathan, Michael , 1359 Beryl Street, San Diego, CA 92109 , US

JOHNSTONE Joel A, JOHNSTONE, Joel, A. , 5140 Georgetown Avenue, San Diego, CA 92110 , US

MITCHELL Robin Marie, MITCHELL, Robin, Marie , 2041 Manchester Avenue, Cardiff, CA 92007 , US

POWERS James Karl, POWERS, James, Karl , 4604 Trafalgar Lane, Carlsbad, CA 92008 , US

SIDELL Mark Franklin, SIDELL, Mark, Franklin , 303 Country Club Road, Chapel Hill, NC 27514 , US

KNUFF Charles Dazler, KNUFF, Charles, Dazler , 2141 Palomar Airport Road &200, Carlsbad, CA 92009 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0026816 A1 20000511 (WO 200026816)

Application: WO 99US25265 19991026 (PCT/WO US9925265)

Priority Application: US 98183390 19981029

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ

BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 29218

Fulltext Availability:  
Detailed Description  
Claims

#### Detailed Description

... customer-facing media interface, by which customers may be identified and even categorized according to **numerous criteria**. In some cases access may be controlled through subscription, or according to other qualifying criteria...may be added or subtracted from the client's window 133 depending on any of **several criteria**.

Personalization of window 133 takes into account client information as stored in CINOS database 75...customer 205. In some cases, mined data may effect new dialog with a **customer** or **business** contact resulting in new thread additions. A complete contact history with interactive **linking** to actual recorded media enables the enterprise to resolve disputes more easily. better service the...

#### Claim

... transactions in a data repository, a method for conducting data research. comprising steps of:

(a) **determining** association **criteria** for relating data entities accordancy to a research need; (b) accessing the data repository to search stored data for conformance to the **determined** association **criteria**; (c) searching the accessed data entities for match to the association criteria; and (d) displaying...

9/3,K/7 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00712306

ONLINE BUSINESS DIRECTORY WITH PREDEFINED SEARCH TEMPLATE FOR FACILITATING THE MATCHING OF BUYERS TO QUALIFIED SELLERS  
REPERTOIRE D'ENTREPRISES EN LIGNE, DOTE DE MODELE DE RECHERCHE PREDEFINI DESTINE A FACILITER LE RAPPROCHEMENT ENTRE ACHETEURS ET VENDEURS COMPETENTS

Patent Applicant/Assignee:

WYNWYNCOM INC, WYNWYN.COM, INC., Suite 300, 832 W. Superior, Chicago, IL 60622, US

Inventor(s):

LEAL Fernando, LEAL, Fernando, 2nd floor, 1123 W. Drummond, Chicago, IL 60614, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0025190 A2 20000504 (WO 200025190)

Application: WO 99US22508 19990929 (PCT/WO US9922508)

Priority Application: US 98178097 19981023

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 5523

ONLINE BUSINESS DIRECTORY WITH PREDEFINED SEARCH TEMPLATE FOR FACILITATING THE MATCHING OF BUYERS TO QUALIFIED SELLERS

Fulltext Availability:  
Detailed Description  
Claims

English Abstract

...via telephone as well as the World Wide Web, and simplifies the connections between motivated **buyers** and qualified **sellers**. **Buyers** are able to search the database of **businesses** to find the most qualified providers of goods/service that **match** their unique criteria. Sellers can use the service to better promote their offerings to a...

Detailed Description

ONLINE **BUSINESS** DIRECTORY WITH PREDEFINED SEARCH  
TEMPLATE FOR FACILITATING THE **MATCHING** OF **BUYERS** TO  
QUALIFIED **SELLERS**

MICROFICHE/COPYRIGHT REFERENCE

A Microfiche Appendix having a total of 734 frames (8 sheets) is...yellow page listings, advertising, collateral and other sources. Starting with the yellow pages 40, a **plurality** of search **criteria** 42 are extracted from each listing based on the advertising copy in the telephone book...s query, those results are preferably displayed in a table format. A ratio of the **number** of **criteria** matched to the **number** of **criteria** the user selected is also preferably displayed for each listing.

The fields listed give the...

Claim

... method for deriving search templates for searching of business directory data, comprising the steps of. **identifying** at least one search **criteria**, the at least one search criteria defined through research about companies in at least one...

9/3,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00704315

**USER-DEFINED DYNAMIC COLLABORATIVE ENVIRONMENTS**

**ENVIRONNEMENTS A COLLABORATION DYNAMIQUE DEFINIS PAR L'UTILISATEUR**

Patent Applicant/Assignee:

SCIENCE APPLICATIONS INTERNATIONAL CORPORATION, SCIENCE APPLICATIONS  
INTERNATIONAL CORPORATION, 10260 Campus Point Drive, San Diego, CA  
92121, US

Inventor(s):

MILLER Craig, MILLER, Craig, Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121, US

MANGIS Jeffrey K, MANGIS, Jeffrey, K., Science Applications  
International Corporation, 10260 Campus Point Drive, San Diego, CA  
92121, US

LESTER Harold D, LESTER, Harold, D., Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121, US

NICHOLAS John M, NICHOLAS, John, M., Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121, US

WALLO Andrew, WALLO, Andrew, Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121, US

KRESS Thomas P, KRESS, Thomas, P., Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121, US

CHEAL Linda J, CHEAL, Linda, J., Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121, US

WEATHERBEE James E Jr, WEATHERBEE, James, E., Jr., Science Applications  
International Corporation, 10260 Campus Point Drive, San Diego, CA  
92121, US

DAVIES Linda M, DAVIES, Linda, M., Science Applications International  
Corporation, 10260 Campus Point Drive, San Diego, CA 92121, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0017775 A2 20000330 (WO 200017775)

Application: WO 99US21934 19990922 (PCT/WO US9921934)

Priority Application: US 98101431 19980922; US 99399753 19990921

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ  
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT  
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 29894

Fulltext Availability:

Detailed Description

Detailed Description

... lines of insurance (e.g. 24 marine, aviation, commercial buildings).  
Fourth, users may enter search **criteria** to **identify** a subset of  
listings of particular interest.

26 Searching listings: A user may enter a...Engine 11 In a sealed bid  
system, the buyer publishes or distributes detailed, fixed 12  
**specification** to a **number** of potential bidders (who may or may not be  
13 prequalified). Bidders submit binding bids...bids, the buyer reviews  
the bids and selects the lowest 12 priced qualifying bid. They **buyer**  
informs the **seller** and arranges payment 13 and delivery in accord with  
the terms stated in the bid package.

14 F. Order **Matching** Transaction Engine

In an order-**matching** system there are many potential buyers. Each posts  
16 binding offer to buy (bid amount...

...are well defined, and the terms of sale are rigid example of an 26 order  
**matching** process in stock trading on an exchange.

27 Users of an order-**matching** engine are all potential **buyers** and  
**seller**. They 28 are qualified in advance using a process like that  
outlined by for auction...an offer to buy and sell at a price within a  
preset difference. When prices **match**, 26 **buyers** and **sellers** are  
notified of the transaction, and the transaction is recorded.

27 The display of the...

9/3,K/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00688949

TIC: CUSTOMIZATION OF ELECTRONIC CONTENT BASED ON USER SIDE INTERPRETATION  
OF ONLINE REPORTS, WITH HIERARCHICAL MODELS OF CONSUMER ATTRIBUTES FOR  
TARGETING CONTENT IN A PRIVACY-PRESERVING MANNER

TIC: PERSONNALISATION DU CONTENU ELECTRONIQUE SUR LA BASE DE  
L'INTERPRETATION COTE UTILISATEUR DE RAPPORTS EN LIGNE, AVEC MODELES  
HIERARCHIQUES DES ATTRIBUTS DU CONSOMMATEUR POUR PERMETTRE UN CIBLAGE  
DU CONTENU SELON UN MODE PRESERVANT LA CONFIDENTIALITE

Patent Applicant/Assignee:

TRANSILLUMINANT CORPORATION, TRANSILLUMINANT CORPORATION, Suite 608, 300  
Brannan Street, San Francisco, CA 94107, US

Inventor(s):

KRAMER Glenn A, KRAMER, Glenn, A., 752 Grand View Avenue, San Francisco,  
CA 94114, US

VOGEL Mark B, VOGEL, Mark, B., 378 Sanchez Street, San Francisco, CA  
94114, US

POSNER David B, POSNER, David, B., 4030 Altadena Lane, San Jose, CA  
95127, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0002112 A2 20000113 (WO 200002112)

Application: WO 99US15509 19990707 (PCT/WO US9915509)

Priority Application: US 9891979 19980707; US 99235610 19990120; US  
99241546 19990201

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU  
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG  
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 25754

Fulltext Availability:

Detailed Description

Detailed Description

... s profile to produce a set of options for which content to present together, with **criteria** for **determining** a measure of appropriateness of each option depending on the attributes of an individual viewer... proposed for a world-wide web That mi I I i instead of sending down **multiple** commercials simultaneously with selection **criteria** , only the criteria need be sent down a much smaller data pipe. The set-top...to select which illuminations to provide in a document being transmitted to a consumer for **matching** against that **consumer** 's profile.

-15 For example, Fig. 14 the **merchant** in line 1404 is a bookseller vending a large variety of different types of books...

...this list, assume that the illumination for the "children" attribute is selected as the best **match** with the consumer. Indeed it may well be that the **consumer** has a new infant, but the **merchant** does not know this fact at the

9/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00668448

TELECOMMUNICATION TRANSMISSION SYSTEM ADAPTED FOR AN ELECTRONIC MARKET PLACE

SYSTEME DE TRANSMISSION DE TELECOMMUNICATIONS ADAPTE A UN MARCHE ELECTRONIQUE

Patent Applicant/Assignee:

TELIA AB (publ), TELIA AB (publ) , Marbackagatan 11, S-123 86 Farsta , SE

Inventor(s):

ISAKSSON Lennart, ISAKSSON, Lennart , Andersvagen 5, S-977 35 Lulea , SE  
FIROUZFAR Reza, FIROUZFAR, Reza , Faltspatstigen 26, S-977 53 Lulea , SE  
HUHTA Anne-Marie, HUHTA, Anne-Marie , Lingonstigen 50, S-973 32 Lulea , SE

Patent and Priority Information (Country, Number, Date):

Patent: WO 9952042 A2 19991014

Application: WO 99SE518 19990331 (PCT/WO SE9900518)

Priority Application: SE 981181 19980403

Designated States: EE LT LV NO US AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 10829

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... search engine is adapted, on request by a first agent having associated therewith a first **specification** of interest, to **identify specifications** of interest associated with other agents, which match said first specification of interest, by searching...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine may search said user interest database and said MerchantAssist database and **identify specifications** of interest for which all mandatory



parameters match said first specification of interest and a...search engine is adapted, on request by a first agent having associated therewith a first **specification** of interest, to **identify specifications** of interest associated with other agents, which match said first specification of interest, by searching...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine may search said user interest database and said MerchantAssist database and **identify specifications** of interest for which all mandatory parameters match said first specification of interest and may...items related to the company's operations.

The primary function of Telia AgentFind is to **match** sell/buy interests. This is done by managing a database with specified sell/buy interests together with the address to the WebButler, or **MerchantAssist**, that submitted the interest.

When a WebButler, **consumer**'s agent, or **MerchantAssist**, **merchant**'s agent, submits an interest specification, it will receive information about WebButlers and MerchantAssists with corresponding interests. For each corresponding intl be received. Based on this information, the WebButlers, or **MerchantAssists**, can access the other agents with the closest corresponding interests.

**Consumers** and **Merchants** can file specified interests with the AgentFind Service. **Consumer** A can thus determine that **Merchant** 1 has a corresponding interest and **Consumer** D determines that **Merchant** 3 has the best **match** for his/her interests. **Consumer** B, on the other hand, may find that Consumer C is the best person to...

...provided for the specific customer. The potential can be even greater if the store also **matches** the interests with the users previous purchases in the store, which are stored in the Customer Database. It is then possible to know if the **consumer** is an important **customer** who should receive special treatment.

The **MerchantAssist** Service ma-line" promotions for the **consumer** based on the **consumer**'s specified interests which are valid when the store was visited.

As explained above, the...it possible to reduce the number of merchants, having trade items matching a particular interest **specification**, to a small **number**, when a request is received by AgentFind, in Telia's Server. In order to calculate...

#### Claim

... search engine is adapted, on request by a first agent having associated therewith a first **specification** of interest, to **identify specifications** of interest associated with other agents, which match said first specification of interest, by searching...

...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine searches said user interest database and said MerchantAssist database and...search engine is adapted, on request by a first agent having associated therewith a first **specification** of interest, to **identify specifications** of interest associated with other agents, which match said first specification of interest, by searching...

...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine searches said user interest database and said MerchantAssist database and...WebButler, of a first specification of interest to said search engine with a request to **identify** corresponding **specifications** of interest, said search engine searching said user interest database and said MerchantAssist database and **identifying specifications** of interest for which all mandatory parameters match said

.. first specification of interest and by...

9/3,K/11 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00667555

**A METHOD AND APPARATUS FOR CREATING AN ELECTRONIC COMMERCE SYSTEM  
PROCEDE ET DISPOSITIF DE CREATION D'UN SYSTEME DE COMMERCE ELECTRONIQUE**

Patent Applicant/Assignee:

INTERNATIONAL BUSINESS MACHINES CORPORATION, INTERNATIONAL BUSINESS  
MACHINES CORPORATION , New Orchard Road, Armonk, NY 10504 , US  
IBM UNITED KINGDOM LIMITED, IBM UNITED KINGDOM LIMITED , P.O. Box 41,  
North Harbour, Portsmouth, Hampshire PO6 3AU , GB

Inventor(s):

MOORE Victor S, MOORE, Victor, S. , 4739 Pine Tree Drive, Boynton Beach,  
FL 33436 , US

WALTERS Glen R, WALTERS, Glen, R. , 1615 Funston Street, Hollywood, FL  
33020 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9950771 A1 19991007

Application: WO 98GB3852 19981221 (PCT/WO GB9803852)

Priority Application: US 9852316 19980331

Designated States: CN CZ HU IL IN JP KR PL RU SG AT BE CH CY DE DK ES FI FR  
GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 6072

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... simply be considered to be either part of the virtual store or the  
virtual cashier.

Numerous criteria could be developed to determine when these  
virtual entities could be considered to be distributed. Some such  
criteria include: different...

Claim

... I or 2, wherein the second receiving means comprises a means for  
securing the transmission link between the virtual cashier and the  
customer .

6. A method of operating a communications system for transacting  
business , wherein the communications system comprises a customer  
system (110, 114, 112, 116) for allowing a customer to make shopping  
requests, and a...

9/3,K/12 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00597774

**METHOD AND SYSTEM FOR PROCESSING SUPPLEMENTARY PRODUCT SALES AT A  
POINT-OF-SALE TERMINAL**

**PROCEDE ET SYSTEME DE TRAITEMENT DE VENTES DE PRODUITS SUPPLEMENTAIRES A UN  
TERMINAL DE POINT DE VENTE**

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP, WALKER ASSET MANAGEMENT  
LIMITED PARTNERSHIP, Four High Ridge Park, Stamford, CT 06905-1325, US

Inventor(s):

WALKER Jay S, WALKER, Jay, S., 124 Spectacle Lane, Ridgefield, CT 06877,  
US

VAN LUCHENE Andrew S, LUCHENE, Andrew, S., 13-2a Claremore Drive,  
Norwalk, CT 06850, US  
JORASCH James A, JORASCH, James, A., Apartment 5G, 25 Forest Street,  
Stamford, CT 06901, US  
JINDAL Sanjay K, JINDAL, Sanjay, K., 52 Village Walk, Wilton, CT 06987,  
US  
ALDERUCCI Dean A, ALDERUCCI, Dean, A., 19-8 Prospect Ridge Road,  
Ridgefield, CT 06877, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9843149 A2 19981001  
Application: WO 98US5787 19980320 (PCT/WO US9805787)  
Priority Application: US 97822709 19970321; US 97841791 19970826; US  
98920116 19980320; US 9845386 19980320

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR  
NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 52338

Fulltext Availability:

Detailed Description

Detailed Description

... spirit of the present invention.

As also disclosed in the aforementioned parent application, many different **criteria** may be used in **determining** an upsell. For example, a POS terminal may calculate the purchase price, and round the...The particular upsell that is actually offered to a particular customer may depend on a **number** of **criteria** associated with the purchase, such as the change amount, the time of day and the...acquiring lottery tickets. For example, thirty tickets may be acquired at once. In addition, the **predetermined** amount may depend on **criteria** such as the **number** of POS terminals in use.

Additional lottery tickets may be acquired by purchasing "quick pick... values. For example, customers may only be provided with shares of "jackpot" prizes (e.g. **matching** all six winning ticket numbers). Any other prizes are retained by the **business**. Of course, such restrictions would typically be explained to the **customers** through advertising and printed information on the fractional lottery ticket.

Although the present invention has...such as an activity rate of a terminal, and performs a supplementary process if the **criteria** are less than **predetermined** thresholds. In another embodiment, a POS terminal measures an activity rate of a terminal, determines...

9/3,K/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00569539

A SYSTEM FOR DISTRIBUTED TASK EXECUTION

SYSTEME POUR EXECUTION REPARTIES DES TACHES

Patent Applicant/Assignee:

CORPORATION FOR NATIONAL RESEARCH INITIATIVES, CORPORATION FOR NATIONAL  
RESEARCH INITIATIVES, Suite 100, 1895 Preston White Drive, Reston, VA  
22091, US

Inventor(s):

KAHN Robert E, KAHN, Robert, E., 909 Lynton Place, McLean, VA 22102, US  
ELY David K, ELY, David, K., 3015 Miller Heights Road, Oakton, VA 22124,  
US

VAN ROSSUM Guido, VAN ROSSUM, Guido, 11913 Crosswind Court, Reston, VA

20194, US

STROLLO Theodore R, STROLLO, Theodore, R., 2996 Borge Street, Oakton, VA

22124, US

WARSAW Barry A, WARSAW, Barry, A., 403 Belton Road, Silver Spring, MD

20901, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9813756 A1 19980402

Application: WO 97US16884 19970923 (PCT/WO US9716884)

Priority Application: US 96720092 19960927

Designated States: AU CA CN JP MX AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 16816

Fulltext Availability:

Detailed Description

Detailed Description

... other parts only in prescribed ways. The rules which define proper behavior are, in effect, **specifications** which **determine** how a component can be created and can operate so as to always be considered... and Retrieval Knowbot Program. These Knowbots have the ability to carry out complicated searches against **multiple** databases with changing search **criteria** as the search evolves, e.g. from the general to the specific. For example, a...newspapers, combined with actual sales commitments. A KOS could facilitate such a market by providing **match**-making facilities between (prospective) **buyers** and **sellers** .

A **seller** submits a Knowbot Program that tells the KOS what it has for sale. The KOS...

9/3,K/14 (Item 14 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2000 WIPO/MicroPat. All rts. reserv.

00416313

**FULL SERVICE TRADE SYSTEM**

**SYSTEME DE TRANSACTIONS COMPLET**

Patent Applicant/Assignee:

WORLD TRADE CENTERS ASSOCIATION INC

Inventor(s):

TOZZOLI Guy Frederick

LYNCH Christopher James

Patent and Priority Information (Country, Number, Date):

Patent: WO 9612242 A1 19960425

Application: WO 95US12925 19951005 (PCT/WO US9512925)

Priority Application: US 94323071 19941013

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU  
IS JP KE KG KP LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SG  
SI SK TJ TM TT VN KE MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC  
NL PT SE BF BJ CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12685

Fulltext Availability:

Detailed Description

Detailed Description

... the trade system between an approved buyer and a seller which satisfy the funder's **predetermined criteria** . The trade system of the present invention verifies that each portion of a transaction properly...the system to notify them of buyer offers having certain characteristics. In accordance with the **buyer** 's instructions, the system either transmits to the **buyer** all **sellers** ' offers which meet the **buyer** 's terms and for which funding is guaranteed, or automatically accepts a seller's first or best **matching** offer. As an example of electronic negotiation

of a purchase order, the **buyer** may instruct the system to accept the best **seller**'s offer with respect to a selected term.

If the purchase order is in accordance...one of processors 20A ... 20N at each step of the negotiation to assess compliance with **criteria** or **predetermined** parameters stored in storage 50 or memory 60 and to establish an audit trail and...data entered into a field of the template with one or more account parameters or **criteria**, comparing data from **multiple** fields with account parameters and so forth.

For example, the buyer may have a limit...order are followed.  
If the proposed purchase order does not satisfy the buyer's account **criteria**, then the system **determines** how the buyer wishes this situation to be handled (step 130), for example, by consulting...order data (step 160). The proposed purchase order data is filtered against the seller's **predetermined criteria** (step 180), and transmitted to the seller in the manner described below with reference to steps 190 or 230.

If the proposed purchase order satisfies the buyer's **predetermined criteria**, the system approves its terms, meaning that this purchase order is eligible for a payment...

...buyer's criteria.

Next, the system filters the proposed purchase order against the seller's **predetermined criteria** in a manner similar to that used for filtering against the buyer's **predetermined criteria** (step 180).

If the proposed purchase order satisfies the seller's **predetermined criteria**, the system approves its terms and transmits a payment guarantee on behalf of the funder...parameters (step 260).

If the revised purchase order fails to satisfy the seller's account **criteria**, then the system **determines** how the seller wishes this situation to be handled (step 400), in a similar manner...

9/3,K/15 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00393731

COMPUTER-ASSISTED SYSTEM FOR BROKERING OF GOODS OR SERVICES  
SYSTEME ASSISTE PAR ORDINATEUR DE COURTAGE DE MARCHANDISES OU DE SERVICES

Patent Applicant/Assignee:

EAGLEVIEW INC

Inventor(s):

SALMON Bardwell C

BORGMAN John D

HOLTEY Thomas O

Patent and Priority Information (Country, Number, Date):

Patent: WO 9524687 A1 19950914

Application: WO 95US3117 19950309 (PCT/WO US9503117)

Priority Application: US 94212349 19940311

Designated States: AU CA AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 9278

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... elements for notifying the buyer of descriptive information newly entered into the database that matches **selection criteria previously** specified by the buyer. The Buyer's Interface may also have two modes of operation...modify the target number, the weighting factors for the H wants H or the "must" **criteria** to adjust the **number** of products selected from database 200.

In step 540, the Buyer's Interface presents product...the database hits. The summary lists the total number 710 of Product Profiles reviewed, the **number** 712 that met all "must" **criteria**, and of those, the **number** 714 that also met all "wants." The target number 716 of profiles to present is...also be made for connect time, communications costs, database storage and other system services. Each **match** that results in a completed transaction could also incur a charge to the **buyer** or **seller** depending upon the application.

The Network

Referring again to Fig. 1, because the availability of...

Claim

... means for notifying said buyer of descriptive information newly-entered into said database that matches **selection criteria** previously specified by said buyer.

10. The system of claim 1, wherein said buyer interface further...based protocol includes an approximate-comparison system for preienting to said employer candidates that approximately **match** selection criteria entered into said buyer interface.

20. The system of claim 18, wherein:

at least one of said **seller** interface and said **buyer** interface has two modes, a first mode having relatively slower interactivity for use with a...

11/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:European Patents

(c) 2000 European Patent Office. All rts. reserv.

00436687

**Integrated trading**

**Intergrierter Handel**

**Vente integree**

PATENT ASSIGNEE:

REUTERS LIMITED, (1237192), 85 Fleet Street, London, EC4P 4AJ, (GB),  
(applicant designated states: CH;DE;FR;GB;LI)

INVENTOR:

Ordish, Christopher J., Hurstcroft, Pipers End, Virginia Water, Surrey GU  
25 4AW, (GB)

Richards, John M., Brookside, Westbrook Street, Blewbury, Didcot,  
Oxfordshire OX11 90A, (GB)

LEGAL REPRESENTATIVE:

Waldren, Robin Michael et al (55602), MARKS & CLERK, 57-60 Lincoln's Inn  
Fields, London WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 434224 A2 910626 (Basic)  
EP 434224 A3 920115  
EP 434224 B1 990407

APPLICATION (CC, No, Date): EP 90312712 901122;

PRIORITY (CC, No, Date): US 440971 891122; US 441156 891122

DESIGNATED STATES: CH; DE; FR; GB; LI

INTERNATIONAL PATENT CLASS: G06F-017/60;

ABSTRACT WORD COUNT: 301

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9914	516
CLAIMS B	(German)	9914	442
CLAIMS B	(French)	9914	668
SPEC B	(English)	9914	20483
Total word count - document A			0
Total word count - document B			22109
Total word count - documents A + B			22109

...SPECIFICATION limiting protocol using a transaction desk 70, as described in the aforementioned EP and GB **specifications** which **determines** whether the trade is possible, and if so, acknowledges this to the central matching host...

...directed messages go to more than one integrated keystation 202, 206 logged on to the **matching** communication network 220. Preferably, every **match** must be acknowledged so there is a **match** acknowledgment message, **MATCH** -ACK which comes back from the **buyer** and **seller** keystations 202 and 206 and is used to determine that the **match** was in fact received correctly and that the deal can be considered complete at that ...

11/3,K/2 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00561073

**SYSTEM AND METHOD FOR A TARGETED PAYMENT SYSTEM DISCOUNT PROGRAM**  
**SYSTEME ET PROCEDE RELATIFS A UN PROGRAMME DE REMISES D'UN SYSTEME DE PAIEMENTS CIBLES**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, FIRST DATA CORPORATION , 700 Hansen Way, Palo Alto, CA 94304 , US

Inventor(s):

PEIRCE Roger L, PEIRCE, Roger, L. , 648 Oak Ridge, Los Altos, CA 94024 , US

RHOADS Bruce C, RHOADS, Bruce, C. , 718 Bounty Drive, No. 1812, Foster City, CA 94404 , US

DUNCAN John, DUNCAN, John , 48 Webster Street, Malverne, NY 11565 , US

LOFTESNESS Scott J, LOFTESNESS, Scott, J. , 21 Los Robles Court, Menlo Park, CA 94025 , US

JOHNSON Kurt W, JOHNSON, Kurt, W. , 1917 East Secretariat Drive, Tempe, AZ 85284 , US

DOBBS Mary K, DOBBS, Mary, K. , 229 Sacramento Street, No. 18, San Francisco, CA 94115 , US

MAYES Dan, MAYES, Dan , 2167 Camden Lane, Hanover Park, IL 60103 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9806050 A1 19980212

Application: WO 97US13588 19970731 (PCT/WO US9713588)

Priority Application: US 96690765 19960801

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI

FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 9441

Fulltext Availability:

Claims

Claim

... said merchants, said merchant discount offer information 11 includes the discount amount, transaction requirements and **consumer** target **criteria** ; 12 (c) **identifying** qualifying **consumers** for particular **merchant** 13 discount offers by computer **matching** said offers' target criteria with the consumers' 14 targeted characteristics; break (d) comparing consumer transactions...said merchant discount offer 9 information includes the discount amount, transaction requirements and consumer target **criteria** ; 11 (c) means for **identifying** qualifying **consumers** for particular 12 **merchant** discount offers by computer **matching** said offers' target criteria with the 13 consumers' targeted characteristics; 14 (d) means for comparing...

15/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00561073

SYSTEM AND METHOD FOR A TARGETED PAYMENT SYSTEM DISCOUNT PROGRAM  
SYSTEME ET PROCEDE RELATIFS A UN PROGRAMME DE REMISES D'UN SYSTEME DE  
PAIEMENTS CIBLES

Patent Applicant/Assignee:

FIRST DATA CORPORATION, FIRST DATA CORPORATION , 700 Hansen Way, Palo  
Alto, CA 94304 , US

Inventor(s):

PEIRCE Roger L, PEIRCE, Roger, L. , 648 Oak Ridge, Los Altos, CA 94024 ,  
US

RHOADS Bruce C, RHOADS, Bruce, C. , 718 Bounty Drive, No. 1812, Foster  
City, CA 94404 , US

DUNCAN John, DUNCAN, John , 48 Webster Street, Malverne, NY 11565 , US  
LOFTESNESS Scott J, LOFTESNESS, Scott, J. , 21 Los Robles Court, Menlo  
Park, CA 94025 , US

JOHNSON Kurt W, JOHNSON, Kurt, W. , 1917 East Secretariat Drive, Tempe,  
AZ 85284 , US

DOBBS Mary K, DOBBS, Mary, K. , 229 Sacramento Street, No. 18, San  
Francisco, CA 94115 , US

MAYES Dan, MAYES, Dan , 2167 Camden Lane, Hanover Park, IL 60103 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9806050 A1 19980212

Application: WO 97US13588 19970731 (PCT/WO US9713588)

Priority Application: US 96690765 19960801

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI

FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 9441

Fulltext Availability:

Claims

Claim

... said merchants, said merchant discount offer information 11 includes  
the discount amount, transaction requirements and **consumer** target  
**criteria** ; 12 (c) **identifying** qualifying **consumers** for particular  
**merchant** 13 discount offers by computer **matching** said offers' target  
criteria with the consumers' 14 targeted characteristics; break (d)  
comparing consumer transactions...said merchant discount offer 9  
information includes the discount amount, transaction requirements and  
consumer target **criteria** ; 11 (c) means for **identifying** qualifying  
**consumers** for particular 12 **merchant** discount offers by computer  
**matching** said offers' target criteria with the 13 consumers' targeted  
characteristics; 14 (d) means for comparing...

16/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT Fulltext  
(c) 2000 WIPO/MicroPat. All rts. reserv.

00532013

AN AUTOMATED COMMUNICATIONS SYSTEM AND METHOD FOR TRANSFERRING INFORMATIONS  
BETWEEN DATABASES IN ORDER TO CONTROL AND PROCESS COMMUNICATIONS  
SYSTEME ET PROCEDE DE COMMUNICATIONS AUTOMATISES POUR LE TRANSFERT  
D'INFORMATIONS ENTRE DES BASES DE DONNEES A DES FINS DE COMMANDE ET DE  
TRAITEMENT DES COMMUNICATIONS

Patent Applicant/Assignee:

INTERMIND CORPORATION

Inventor(s):

REED Drummond Shattuck

HEYMANN Peter Earnshaw



• MUSHERO Steven Mark  
JONES Kevin Benard  
OBERLANDER Jeffrey Todd  
BANAY Dan

Patent and Priority Information (Country, Number, Date):

Patent: WO 9732251 A1 19970904  
Application: WO 97US3205 19970228 (PCT/WO US9703205)  
Priority Application: US 96609115 19960229; US 96722314 19960927

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE HU IL KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO  
NZ PL PT RO RU SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS MW SD SZ UG AM  
AZ BY KG KZ MD TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF  
BJ CF CG CI CM ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 92880

Fulltext Availability:

Detailed Description

Detailed Description

... diagram for a process for multuser editing using single-user versions  
of the combined provider/**consumer** program.

FIG. 43 is a block flow diagram for a process for coordinating fax  
document...provide a list of other instances of the same class in order  
to allow the **selection** of **multiple** items for deletion. Processing of  
a submitted delete form first involves executing the steps of...

?

File 77:Conference Paper Index 1973-2000/Jul  
     (c) 2000 Cambridge Sci Abs  
 File 35:Dissertation Abstracts Online 1861-2000/Jul  
     (c) 2000 UMI  
 File 583:Gale Group Globalbase(TM) 1986-2000/Sep 07  
     (c) 2000 The Gale Group  
 File 2:INSPEC 1969-2000/Sep W2  
     (c) 2000 Institution of Electrical Engineers  
 File 65:Inside Conferences 1993-2000/Sep W2  
     (c) 2000 BLDSC all rts. reserv.  
 File 233:Internet & Personal Comp. Abs. 1981-2000/Sep  
     (c) 2000 Info. Today Inc.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2000/Jul  
     (c) 2000 The HW Wilson Co.

Set	Items	Description
S1	602	(MATCH? OR LINK?) (N25) ((BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER?) (N10) (SELLER? OR MERCHANT? OR BUSINESS? OR RETAILER?))
S2	69221	(BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER?) (N5) (GOOD? OR SERVICE? OR PRODUCT? OR ITEM? OR MERCHANDISE?)
S3	46	S1 (N5) (REQUEST? OR ORDER? OR PURCHASE? OR SELECTION?)
S4	6343	(PREDETERMIN? OR PRE() DETERMIN? OR PRESELECT? OR PRE() SELECT? OR IDENTIFY? OR DETERMIN? OR PREVIOUS?(N2) SELECT?) (N4) (- SPECIFICATION? OR CRITERIA? ?)
S5	0	S1 AND ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR MULTI OR MULTIPLE?) (N5) (CRITERIA? OR SPECIFICATION?))
S6	2576	(RANK? OR LIST? OR PRIORITY?) (N5) (SELLER? OR MERCHANT? OR RETAILER? OR BUSINESS? OR PRODUCT?(N2) SPECIFICATION?)
S7	0	S1 AND S4
S8	0	S3 AND S4
S9	0	S4 AND S5
S10	0	S7 AND S6
S11	0	S1(S) S4
S12	0	S1(S) ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR MULTI OR MULTIPLE?) (N5) (CRITERIA?))
S13	357	S1 (S) (GOOD? OR PRODUCT? OR SERVICE? OR MERCHANDISE?)
S14	29	S2 (S) S4
S15	0	S13(S) S4
S16	0	S13 (S) ((PLURALITY? OR SEVERAL? OR MULTI OR MULTIPLE? OR NUMEROUS? OR NUMBER?) (N5) (CRITERIA? ? OR SELECTION?))
S17	0	S13 AND S4
S18	3	S13 AND S6
S19	29	RD S14 (unique items)
S20	3	RD S18 (unique items)
S21	16	S19 NOT PY=1997:2000
?		

20/7/1 (Item 1 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2000 The Gale Group. All rts. reserv.

06644461

Net broadens to new info categories  
CHINA: CCMNET EXPANDS INTO MORE SERVICES  
China Daily (XKP) 17 Jun 1998 p. 6  
Language: ENGLISH

The China Commodity Market Information Network (CCMnet), a large-scale commodity information computer network, is increasing its coverage. CCMnet will add four new categories of coverage that will focus on building materials, automobiles, international market information and on-line sales of clothes. The new systems will act as experiment in creating a bridge between manufacturers, **retailers** and individuals **customers**. Categories covered on the network will be over a dozen including agricultural and sidelines **products**, chemical **products**, metals, textiles and etc. The network now **links** seven major cities like Beijing, Shanghai Wuhan and others. CCMnet offered 200,000 pieces of information on commodity price indices, market demand and supply of various kinds of commodity everyday. **Businesses** listed in the network is estimated to reach 1,200 by the end of 1998. \*

20/7/2 (Item 2 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2000 The Gale Group. All rts. reserv.

06178105

Innovation: les clis du succhs  
FRANCE: HOW TO INNOVATE SUCCESSFULLY  
Produits Frais (PRF) Jul-Aug 1995 p.18-20  
Language: FRENCH

In France, SECODIP estimates that there are 45 failures out of every 100 new **product** launches, and 29 meet with only mixed success. In terms of the criteria **linked** to the success of a new **product**, **consumers** and **retailers** put price first. **Consumers** then choose quality and **product** performance, its use, brand awareness, and technological innovation, with advertising **ranking** last. **Retailers** put advertising second, then brand awareness, technological innovation, quality, **product** performance, and its use. The manufacturer's criteria are different; they rank quality and performance first, followed by technological innovation, use, advertising, brand awareness, and they rank price last. Among the most promising aspects, SECODIP and Sofrhs list the **products** functional improvement, authenticity, the notion of health and fitness, external indications of quality such as a special label, economic **products** from major brands, and the creation of new brands on ordinary markets. Questions are raised concerning **products** for senior citizens, and environmentally friendly **products**.

20/7/3 (Item 1 from file: 233)  
DIALOG(R) File 233:Internet & Personal Comp. Abs.  
(c) 2000 Info. Today Inc. All rts. reserv.

00560117 00SO02-027

**Streamline your shopping -- Let online bots search for the best deals on items you need**  
Powell, Jennifer  
Smart Computing in Plain English, February 1, 2000, v11 n2 p88-90, 3  
Page(s)  
ISSN: 1093-4170  
Provides a buyers' guide to shopping bots available online. Discusses four of the more popular shopping Bots and two auction bots. Shopping bots discussed include eBoodle; a plugin for the Web browser, it fills in forms for the user in addition to performing price comparison searches;

Jango/Excite **Product** **finder**, which uses award-winning intelligent agent software, uses presupplied templates, and at times provides shipping costs as well; mySimon, which has categories and subcategories to select **products** and offers shopping guides and a newsletter; and priceWonders.com, which offers the largest **list** of **merchants** to choose from and **links** to **consumer** reviews of **products**. Auction Bots discussed include: AuctionRover.com, which offers **services** to **sellers** (kit) and **buyers** (save searches, monitor auctions); and AuctionWatch.com, which offers universal searching across multiple auctions. Includes three screen displays. (bjp)

21/7/1 (Item 1 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

01488039 ORDER NO: AADAA-I9619250  
**DEVELOPMENT, IMPLEMENTATION, AND VALIDATION OF A METHODOLOGY FOR ORGANIZING  
PRODUCT DEFINITION INFORMATION (DESIGN HISTORY, CUSTOMER REQUIREMENTS)**  
Author: KHADILKAR, DILEEP V.  
Degree: PH.D.  
Year: 1995  
Corporate Source/Institution: UNIVERSITY OF IDAHO (0089)  
Major Professor: LARRY A. STAUFFER  
Source: VOLUME 57/02-B OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1389. 246 PAGES

This dissertation presents a methodology developed to assist a design team in organizing using, and reusing the product definition information (i.e., the consumer requirements and product specifications). The Methodology Of Organizing Specifications in Engineering (MOOSE) organizes the consumer requirements for a product in a taxonomy. The taxonomy provides the basic framework for identifying design issues related to the product. MOOSE uses an information representation to organize the product specifications and related design information. The information representation provides the link between the product specifications and the taxonomic organization of the consumer requirements. MOOSE was implemented on the computer by developing a database tool in Paradox for Windows\$\sp{\rm TM}\$ software. The MOOSE database facilitates the storage and retrieval of the product definition information. It also maintains a history of the product definition information from previous design efforts for reuse during future product designs.

MOOSE was evaluated in two experimental setups. In the first experimental setup, called verification, comments from four experts were used to enhance the information representation and improve the usability of the MOOSE database. In the second experimental setup, called validation, the usefulness of MOOSE in the product definition process was evaluated in a comparative experiment. Twenty four subjects were divided equally into an experimental group (with MOOSE) and a control group (without MOOSE). The subjects were given a task of defining **product** specifications to satisfy **consumer** requirements for a white-water raft frame. The product specifications obtained from the two groups were compared using: (a) the relevance of the **product** specifications to the **consumer** requirements; (b) the relative importance of the relationships among the **product** specifications and the **consumer** requirements; and (c) the completeness of the product **specifications** in **identifying** the breadth and depth of product related issues. The experimental group showed statistically significant improvements over the control group for all three metrics of evaluation, which validated that MOOSE does help to improve the product definition process.

21/7/2 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

01475192 ORDER NO: AADAA-I9612033  
**SEQUENCING AND INVENTORY/CAPACITY TRADE-OFFS IN MULTI-ECHELON SYSTEMS  
(SUPPLY CHAINS)**

Author: SCHRANER, ERIC  
Degree: PH.D.  
Year: 1995  
Corporate Source/Institution: STANFORD UNIVERSITY (0212)  
Adviser: WARREN H. HAUSMAN  
Source: VOLUME 56/12-B OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 7033. 125 PAGES

The first goal of the dissertation is to address the following issues: Under what circumstances should a company perform operations resequencing? Which design leads to the most desirable inventory cost and **customer service** trade-off? We develop a mathematical model to solve the joint optimization of process design and inventory decisions. For make-to-stock production-inventory systems, we establish the optimal production operations sequencing and **determine** easy-to-use **criteria** for resequencing when technologically possible. We show that in many cases, resequencing decisions can be made using a graphical decision tool, Cost-Time Profiling. For multi-echelon systems with work-in-progress safety stock inventories, we analyze how system attributes drive overall performance by studying how postponement of value-added and changes in leadtimes affect cost and optimum safety stock levels.

Besides operations resequencing, we also observed that companies have reengineered their processes from make-to-stock or make-to-order to assemble-to-order. In these cases, the true challenge is the joint management of component inventories and production capacities to ensure timely customer responses. The second goal of this dissertation is to address this problem. Our research considers two real life complexities ignored by most prior studies: production capacity limitations and correlated component demands. We develop a closed form expression for the order fulfillment reliability for capacitated assemble-to-order production-inventory systems. Using this performance evaluation model, we next study the optimization problem of maximizing the probability of meeting customer promised response time under a linear budget for inventories and capacity.

The study of capacitated multi-echelon production-inventory systems also raises a more theoretical issue: what is the form of the optimal policy in such systems? The third goal of this dissertation is to take a first step in investigating two important issues: optimal capacity allocation and optimal inventory policy for capacitated multi-echelon systems. We establish an optimal capacity allocation in the serial multi-echelon case and determine the optimal periodic review policy for capacitated monotone decreasing two-echelon systems. Finally, capacity/inventory trade-offs are examined.

21/7/3 (Item 3 from file: 35)  
DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

01467893 ORDER NO: AADAA-I9606175  
**UNDERSTANDING THE COUPON-PRONE CONSUMER: THE IMPORTANCE OF ECONOMIC AND PSYCHOLOGICAL ELEMENTS OF SALE PROMOTIONS IN MOTIVATING PURCHASE**

Author: SCHWARTZ, JOSEPH MICHAEL  
Degree: PH.D.  
Year: 1995  
Corporate Source/Institution: GEORGIA INSTITUTE OF TECHNOLOGY (0078)  
Director: NARESH MALHOTRA  
Source: VOLUME 56/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 4475. 468 PAGES

Despite the proliferation of sales promotions in the marketplace, these methods for increasing sales have not been fully examined by marketing researchers. There is a genuine need for a model that incorporates the divergent research that has been undertaken in the field, and combines it to form a cohesive explanation of consumer behaviors as related to sales promotions. Some researchers have attempted to explain coupon usage through economic and demographic analyses. Others have viewed coupon usage as a psychological process. Researchers have tended to

consider either psychological or economic aspects of the process rather than a combination of the two. Since both psychological and economic aspects of coupon-proneness have been shown to be significant, it follows that by integrating both within the same model a greater degree of explanation should be achieved than could be found by using either method alone. When these methods are considered together, each should prove to play an important role in purchase decisions. It is also possible that a significant synergistic effect may result from this combination of variables. This paper attempts a synthesis of these divergent elements. A model that incorporates both economic and psychological research streams in order to form a cohesive explanation of consumer behaviors as related to sales promotions has been proposed and examined through a field study.

This paper tests several important aspects of a theoretical model (Schwartz, 1993) that combines the economic aspects of a deal, the psychological aspects of a deal, and other brand choice **criteria** to **determine** probability of brand choice. It is posited that the weightings of these various factors indicate how purchase decisions are made. Purchasers are then classified based upon those weightings. **Product** motivated **purchasers** are believed to consist of brand loyal **purchasers** and **product** attribute weighting **purchasers**. Deal motivated **purchasers** are segmented, as suggested by Caroline Henderson (1988), as either coupon primacy or lowest price **purchasers**. This examination of **product** versus deal motivated **consumers** should provide useful insights into the differences in psychological and economic beliefs that relate to these differing motivational perspectives.

21/7/4 (Item 4 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

01361393 ORDER NO: AAD94-15100

**INSTRUMENT FOR ASSESSING THE SERVICE QUALITY OF SPORT CENTERS IN KOREA**

Author: KIM-PARK, SUSAN YEUNHEE

Degree: ED.D.

Year: 1993

Corporate Source/Institution: UNITED STATES SPORT ACADEMY (1155)

Director: RICHARD DESCHRIER

Source: VOLUME 55/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 326. 285 PAGES

Demand for sport centers in Korea has been growing rapidly such that more and more sport centers have appeared. Ultimately, competition has forced management to improve the quality of its services in order to differentiate its sport center from the competitors. This research proposed to develop an instrument that assesses the service quality of sport centers and that pinpoints areas in which managerial attention is needed. The research also proposed to determine whether sport centers are providing **services** at the level their **customers** want by using the developed instrument. In developing the instrument, the research focused on **identifying** the **criteria** by which **consumers** assess the **service** quality of sport centers. The empirical results showed 33 important customer needs that are stable across different customer groups and that belong to 11 dimensions. Upon comparing the service performance of private sport centers with that of public sport centers, the results also showed that private sport centers generally perform better but that services in both sport centers are lagging.

21/7/5 (Item 5 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online  
(c) 2000 UMI. All rts. reserv.

900117 ORDER NO: AAD85-24829

**MEASURING THE CONTENT AND STRUCTURE OF CONSUMERS' PRODUCT KNOWLEDGE (INFORMATION-PROCESSING, MEMORY, SCHEMATA)**

Author: MARKS, LAWRENCE JEFFREY

Degree: PH.D.

Year: 1985

Corporate Source/Institution: THE PENNSYLVANIA STATE UNIVERSITY (0176)

Source: VOLUME 46/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3094. 521 PAGES

The study was designed to investigate product-related knowledge structures and the effects of different knowledge structures on information processing. Three issues were of interest: (1) How does the content and structure of product knowledge differ at the product class and product form levels? (2) How does past experience with alternative product forms influence the content and structure of product knowledge? (3) How do different knowledge structures effect consumer information processing of advertisements?

Thirty subjects were selected who owned and used either a 110mm pocket camera or a 35mm single lens reflex camera and did not own or use any other type of camera. The subjects were interviewed singly and in-depth. A variety of methods was used to measure the content and structure of **consumers' product** knowledge and to measure how they processed print advertisements. Free elicitation was used to activate and elicit salient decision **criteria**. Laddering was used to **identify** means-end chains or the cognitive linkages among product attributes, product benefits, and personal values. Written protocols were used to determine how the consumers processed print advertisement information.

The results indicated that product knowledge has a hierarchical structure. Product class knowledge subsumed product form knowledge and had a more complex structure than did product form knowledge. At the same time, a somewhat greater number of criteria were salient only for 35mm cameras than were exclusively salient for 110mm cameras. This suggests that the more complex product form was represented by more distinct and independent knowledge structures than those representing the simpler product form. These results support a schema view of consumer product knowledge. The results also suggest that knowledge structures were not strongly affected by experiences with different product forms. Although knowledge content was somewhat different for the 35mm and 110mm cameras, the knowledge structures were similar. The results also indicated that information processing of print advertisements were more strongly influenced by the advertising stimuli than by past usage experience with the product forms. Finally, the research demonstrated that free elicitation and laddering tasks can be valuable methods of measuring the content and structure of product knowledge.

21/7/6 (Item 6 from file: 35)

DIALOG(R) File 35:Dissertation Abstracts Online

(c) 2000 UMI. All rts. reserv.

842921 ORDER NO: AAD84-09393

**FASHION BUYERS AND THEIR CUSTOMERS: A COMPARATIVE STUDY OF CHOICE CRITERIA (RETAILING, CONSUMERS)**

Author: GREENBERG, JEROME

Degree: PH.D.

Year: 1984

Corporate Source/Institution: CITY UNIVERSITY OF NEW YORK (0046)

Source: VOLUME 45/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 621. 204 PAGES

This research explores the fundamental issue of the degree to which retail **buyers** of fashion **merchandise** are attuned to the wants of their target customers. In the course of this study, it was necessary to develop a methodology for **identifying** and quantifying those decision **criteria** used by the target customer groups, and then to compare these with the decision criteria used by the buyers.

Through use of the techniques of the Repertory Grid and Multidimensional Scaling, it was possible to accomplish the stated objectives and to create two empathy variables (Empscores). These Empscores, which measured the buyer's congruence, could then be compared with a series of independent variables.

With the cooperation of a major department store, a large-scale study was conducted during which the above methodology was empirically tested and demonstrated to be feasible. In-store interviews were carried out using matched samples consisting of customers of selected departments and the buyers responsible for those departments. Assistant buyers and department managers were also interviewed.

The data collection was carried out in two phases--the first involving a questionnaire with demographic and psychographic items, and the second phase utilizing the Repertory Grid method during which a group of eight dresses served as stimuli. Each of these two phases yielded separate Empscores, which were then designated Empscore A (attitudinal) and Empscore B (behavioral).

The formal hypotheses were presented in three groups: those relating to the customer sample itself, those concerned with aspects of the buyer/customer congruence issue, and those involving the customers' fashion choice criteria.

Customers fashion attitudes were summarized by three factors: fashion self-confidence, fashion conformity, and fashion involvement. These three factors were then tested against a series of demographic and store-related independent variables. A similar comparison was undertaken with customers' adopter categories.

The two Empscores furnished the input for testing the congruence of merchandisers with their target customers. Independent variables based on experience, position and department were examined for associations with the Empscores. In addition, these were compared with independent performance ratings of the merchandising personnel.

Analysis of customers' choice criteria indicated significant differences between the customers of the three departments, and a general finding that silhouette was the most important criterion for customers of all departments.

It is concluded that the analytical tools developed in this study have potential application in the selection, training and evaluation of fashion buyers, as well as offering a new insight into the purchase behavior of fashion consumers.

21/7/7 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

(c) 2000 The Gale Group. All rts. reserv.

03896563

DOW EMPHASISES IMPORTANCE OF RECYCLING FOR POLYURETHANE

US - DOW EMPHASISES IMPORTANCE OF RECYCLING FOR POLYURETHANE

Chemical Marketing Reporter (CMR) 26 November 1990 p5

ISSN: 0900-0907

According to Dow Chemical, recycling will be extremely important for the introduction of new polyurethane products and will play an increasing role in work of engineers and designers responsible for new product **specifications**. Dow is attempting to **identify** which trends in the 1990s are likely to be very important for polyurethane activities. By the 2000, the company believes that considerable emphasis will be placed on the development of polyurethane **products** which meet **customer** needs and also are environmentally-friendly. Article discusses latest developments in the area.

21/7/8 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

5482354 INSPEC Abstract Number: C9703-7170-001

Title: Knowledge acquisition from questionnaire data using simulated breeding and inductive learning methods

Author(s): Terano, T.; Ishino, Y.

Author Affiliation: Graduate Sch. of Syst. Manage., Tsukuba Univ., Tokyo, Japan



Journal: Expert Systems with Applications vol.11, no.4 p.507-18  
Publisher: Elsevier,  
Publication Date: 1996 Country of Publication: UK  
CODEN: ESAPEH ISSN: 0957-4174  
SICI: 0957-4174(1996)11:4L:507:KAFQ;1-S  
Material Identity Number: N813-97001  
U.S. Copyright Clearance Center Code: 0957-4174/96/\$16.00+0.00  
Document Number: S0957-4174(96)00066-8  
Language: English Document Type: Journal Paper (JP)  
Treatment: Theoretical (T)

Abstract: Marketing decision making tasks require the acquisition of efficient decision rules from noisy questionnaire data. Unlike popular learning-from-example methods, in such tasks, we must interpret the characteristics of the data without clear features of the data nor **pre-determined evaluation criteria**. The problem is how domain experts get simple, easy-to-understand, and accurate knowledge from noisy data. This paper describes a novel method to acquire efficient decision rules from questionnaire data using both simulated breeding and inductive learning techniques. The basic ideas of the method are that simulated breeding is used to get the effective features from the questionnaire data and that inductive learning is used to acquire simple decision rules from the data. The simulated breeding is one of the genetic algorithm based techniques to subjectively or interactively evaluate the qualities of offspring generated by genetic operations. The proposed method has been qualitatively and quantitatively validated by a case study on **consumer product** questionnaire data: the acquired rules are simpler than the results from the direct application of inductive learning; a domain expert admits that they are easy to understand; and they are at the same level on the accuracy compared with the other methods. Furthermore, we address three variations of the basic interactive version of the method: (i) with semi-automated GA phases, (ii) with the relatively evaluation phase via AHP, and (iii) with an automated multiagent learning method. (39 Refs)

Copyright 1997, IEE

21/7/9 (Item 2 from file: 2)  
DIALOG(R) File 2:INSPEC  
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

5268713 INSPEC Abstract Number: B9606-8110B-099, C9606-3340H-183

Title: **Efficiency of coordinating electric power systems in the interconnection during emergency and deficient conditions**

Author(s): Voropai, N.I.; Kovalev, G.F.; Lebedeva, L.M.

Author Affiliation: Siberian Energy Inst., Acad. of Sci., Russia

Conference Title: Fourth International Conference on Power System Control and Management (Conf. Publ. No.421) p.205-9

Publisher: IEE, London, UK

Publication Date: 1996 Country of Publication: UK xii+285 pp.

ISBN: 0 85296 653 9 Material Identity Number: XX96-01168

Conference Title: Fourth International Conference on Power System Control and Management

Conference Date: 16-18 April 1996 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T)

Abstract: The **criteria determining** the electric power system (EPS) management efficiency are electricity tariffs, damages due to interruption in power supply of **consumers**, fixed costs on energy **production** and variable costs, which characterize primarily the cost of primary energy resources used. The objective is to devise or improve the criteria, algorithms and standards for provision of the maximum efficiency of joint work, enhancement of validity of the EPS reliability solutions in the competitive market conditions on the base of analysis of joint operation of economically independent EPSs. This model is applied for optimization of conditions caused by both an emergency situation in a parallel operating EPS and several coincident emergencies in different parts of the interconnection. This is a valuable property of the model, as it allows elaboration of sufficiently universal strategies practical for any situation. In the considered situations it is also necessary to retain

contract power supply from some systems to others. It can be done by fixing in the model the power flow along the corresponding tie lines at the pre-emergency or reduced (depending on the contract terms) level. (3 Refs)  
Copyright 1996, IEE

21/7/10 (Item 3 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

4937714 INSPEC Abstract Number: C9506-1290F-027

**Title: Benchmarking of aftermarket supply chains**

Author(s): Lewis, J.C.; Naim, M.M.

Author Affiliation: NuAire Ltd., Caerphilly, UK

Journal: Production Planning and Control vol.6, no.3 p.258-69

Publication Date: May-June 1995 Country of Publication: UK

CODEN: PPCOEM ISSN: 0953-7287

U.S. Copyright Clearance Center Code: 0953-7287/95/\$10.00

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** In today's increasingly competitive markets, knowledge of customer expectations and an understanding of an organization's current performance can provide companies with a competitive edge. Companies must identify how they compare with world leaders thereby highlighting areas that need improvement and the methods by which they can obtain world class status. 'Best practice benchmarking' sets forth to address these issues and this paper aims to provide a critical insight into the benchmarking procedure, **identify** the **criteria** important to obtaining aftermarket supply chain excellence, and compare the supply chain networks used by best practice companies. The research findings reveal that benchmarking of supply chain activities can provide companies with the ability to achieve aftermarket supply chain excellence through improved **service** to **customers**. Supply chain excellence is regarded as vital to the long-term success of world class companies. Furthermore, when it is achieved through the use of best practice benchmarking techniques, the ramifications are unsurpassable. (31 Refs)

Copyright 1995, IEE

21/7/11 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

4852836 INSPEC Abstract Number: B9502-0170N-011

**Title: Reliability and stress testing for consumer electronics**

Author(s): Chan, H.A.

Author Affiliation: AT&T Bell Labs., Princeton, NJ, USA

Conference Title: Third International Symposium on Consumer Electronics  
Part vol.2 p.300-5 vol.2

Publisher: IEE, Hong Kong

Publication Date: 1994 Country of Publication: Hong Kong 2 vol.  
xv+545 pp.

ISBN: 962 442 062 9

Conference Title: Third International Symposium on Consumer Electronics

Conference Sponsor: Hitachi; Epson Found.; Siemens Components; Ind. Technol. Res. Inst.; Toshiba Electron.; Hong Kong Ind. Technol. Centre

Conference Date: 14-16 Nov. 1994 Conference Location: Hong Kong

Language: English Document Type: Conference Paper (PA)

Treatment: Theoretical (T); Experimental (X)

**Abstract:** While vendors are usually selling new consumer electronics for higher functionality at reduced size and dropping prices, the risk of field failures may not be overlooked. All the failures that the customers encounter during the life of a product are undesirable and present reliability concerns. These field failures incur warranty repair costs and cause market share reduction on the **product**'s brand name. **Consumer** electronics is characterized by rapid progress in electronic technology, diverse and, global **customer** needs, short **product** cycle and a highly competitive market demanding high volume and low cost products. These

factors contribute to various reliability issues that need timely attention. Traditional reliability programs are often not applicable to their needs. Early failures usually come from product weaknesses, which may be found by stress testing. The requirements on a product's robustness against stress are **determined** by the reliability **criteria** and by the distribution of the lifetime maximum stress of the product. Environmental stress testing (EST), which includes corrective actions, aims at eliminating product weaknesses to achieve robustness. EST initiated from the beginning of the product design is a pro-active approach to avoid field failures before high volume production. (4 Refs)

Copyright 1995, IEE

21/7/12 (Item 5 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

4710949 INSPEC Abstract Number: B9408-0170E-009, C9408-3355-017

**Title: A formulation of environmental stress testing and screening**

Author(s): Chan, H.A.

Author Affiliation: AT&T Bell Labs., Whippany, NJ, USA

p.99-104

Publisher: IEEE, New York, NY, USA

Publication Date: 1994 Country of Publication: USA xx+105 pp.

ISBN: 0 7803 1786 6

Conference Title: Proceedings of Annual Reliability and Maintainability Symposium (RAMS)

Conference Sponsor: IEEE

Conference Date: 24-27 Jan. 1994 Conference Location: Anaheim, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Although hard-defects may be detectable in factory tests, weak products may exhibit failures or degrade only under certain stress conditions. Without stress testing, these weak **products** may often be shipped to **customers** causing early failures in the field. Early failures usually come from product weaknesses resulting in the presence of weak populations and the lower end of a broad main population for the product strength distribution. The requirements on the product strength distribution are **determined** by the reliability **criteria** and by the distribution of the lifetime maximum stress of the product. Environmental stress testing (EST), which includes corrective actions, aim at eliminating product weaknesses to achieve robustness. Environmental stress screening may augment EST, but is applicable only under certain conditions. Its applicability also depends on whether the dominating failure may be stimulated by threshold stress, cumulative stresses or their combination.

(3 Refs)

21/7/13 (Item 6 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2000 Institution of Electrical Engineers. All rts. reserv.

4706015 INSPEC Abstract Number: B9408-0170N-052, C9408-5470-025

**Title: A comparison of predicted MTBFs to field and test data**

Author(s): Wood, A.P.; Elerath, J.G.

Author Affiliation: Tandem Comput. Inc., Cupertino, CA, USA

p.153-6

Publisher: IEEE, New York, NY, USA

Publication Date: 1994 Country of Publication: USA xx+105 pp.

ISBN: 0 7803 1786 6

Conference Title: Proceedings of Annual Reliability and Maintainability Symposium (RAMS)

Conference Sponsor: IEEE

Conference Date: 24-27 Jan. 1994 Conference Location: Anaheim, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Tandem Computers manufactures fault-tolerant computers for the on-line transaction processing (OLTP) market. Although the fault-tolerant

architecture prevents single component failure from causing a system failure, reliability is still important to Tandem to decrease their **service** costs and increase **customer** satisfaction. Tandem have been performing standard MTBF calculations using handbooks for many years. As has been well documented in the literature, there are many problems associated with using these handbooks. Over the years Tandem found that the numbers were very conservative compared to field data. While they are pleased that the predictions are conservative, Tandem feel it is important to have realistic reliability predictions for: setting reliability goals; evaluating design reliability; life-cycle cost trade-off studies; determining optimal test times; and service planning. In order to provide realistic MTBF estimates or vendor **specifications**, Tandem needed to **determine** the differences among MTBFs derived from their predictions, from manufacturing test data, and from field performance data. During 1991 and 1992 they gathered data on a number of their products. This paper describes the results of their study - a comparison among predicted MTBFs, demonstrated MTBFs, and field MTBFs. (3 Refs)

21/7/14 (Item 7 from file: 2)  
DIALOG(R) File 2:INSPEC  
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

03931467 INSPEC Abstract Number: B91051754, C91045396  
**Title: Allocating telecommunications resources at L.L. Bean Inc**  
Author(s): Quinn, P.; Andrews, B.; Parsons, H.  
Author Affiliation: Dept. of Strategic Planning, L.L. Bean Inc., Freeport, ME, USA  
Journal: Interfaces vol.21, no.1 p.75-91  
Publication Date: Jan.-Feb. 1991 Country of Publication: USA  
CODEN: INFAC4 ISSN: 0092-2102  
U.S. Copyright Clearance Center Code: 0092-2102/91/2101/0075\$01.25  
Language: English Document Type: Journal Paper (JP)  
Treatment: Theoretical (T)  
Abstract: The authors describe the development and implementation of a model for optimizing the deployment of telemarketing resources at L.L. Bean, a large telemarketer and mail-order catalog house. The deployment levels obtained with economic optimization were significantly different from those formerly **determined** by service-level **criteria**. To develop the economic-optimization approach, the authors used queuing theory, devised an expected total-cost objective function, and accounted for retrieval behavior and potential caller abandonments through a regression model that related the abandonment rates to **customer service** levels. Management has fully accepted this approach, which now explicitly sets optimal levels for the number of telephone trunks (lines) carrying incoming traffic, the number of agents scheduled, and the maximum number of queue positions allowed for customers waiting for a telephone agent. (14 Refs)

21/7/15 (Item 1 from file: 99)  
DIALOG(R) File 99:Wilson Appl. Sci & Tech Abs  
(c) 2000 The HW Wilson Co. All rts. reserv.

1445604 H.W. WILSON RECORD NUMBER: BAST96069432  
**Environmentally lite**  
Cooper, Josephine S;  
Tappi Journal v. 79 (Nov. '96) p. 14  
DOCUMENT TYPE: Feature Article ISSN: 0734-1415

ABSTRACT: The writer addresses some of the fundamental questions that arise in environmental labeling. Environmental labels are symbols or other information provided on or with **products** that alert **customers** to the **products** and industrial processes that have a low impact on the environment. The issues raised concern **identifying** valid **criteria** for environmental labels, deciding who should regulate the process, and identifying the goal of this labeling.

21/7/16 (Item 2 from file: 99)  
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2000 The HW Wilson Co. All rts. reserv.

1153884 H.W. WILSON RECORD NUMBER: BAST94022455

**A formulation of product reliability through environmental stress testing and screening**

Chan, H. Anthony;

Journal of the IES v. 37 (Mar./Apr. '94) p. 50-6

DOCUMENT TYPE: Feature Article ISSN: 1052-2883

ABSTRACT: Although hard defects may be detectable in factory tests, weak products may exhibit failures or degrade only under certain stress conditions. Without stress testing, these weak **products** may be shipped to **customers** and cause early failures in the field. These failures usually come from product weaknesses resulting in the presence of weak populations and the lower end of a broad main population for the product strength distribution. The requirements of the product strength distribution are **determined** by the reliability **criteria** and by the distribution of the lifetime maximum stress of the product. Environmental stress testing (EST), which includes corrective actions, aims at eliminating product weaknesses to achieve robustness. Environmental stress screening (ESS) may augment EST, but is applicable only under certain conditions. Its applicability also depends on whether the dominating failure may be stimulated by threshold stress, cumulative stresses, or their combination. Reprinted by permission of the publisher.

?

File 473:Financial Times Abstracts 1998-2000/Sep 08

(c) 2000 The New York Times

File 474:New York Times Abs 1969-2000/Sep 08

(c) 2000 The New York Times

File 475:Wall Street Journal Abs 1973-2000/Sep 08

(c) 2000 The New York Times

Set	Items	Description
S1	93	(MATCH? OR LINK?) (N25) ((BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER?) (N10) (SELLER? OR MERCHANT? OR BUS- INESS? OR RETAILER?))
S2	10717	(BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER- ?) (N5) (GOOD? OR SERVICE? OR PRODUCT? OR ITEM? OR MERCHANDIS- ?)
S3	7	S1 (N5) (REQUEST? OR ORDER? OR PURCHAS? OR SELECTION?)
S4	58	(PREDETERMIN? OR PRE() DETERMIN? OR PRESELECT? OR PRE() SELE- CT? OR IDENTIFY? OR DETERMIN? OR PREVIOUS?(N2) SELECT?) (N4) (- SPECIFICATION? OR CRITERIA? ?)
S5	0	S1 AND ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR MULTI OR MULTIPLE?) (N5) (CRITERIA? OR SPECIFICATION?))
S6	1633	(RANK? OR LIST? OR PRIORITI?) (N5) (SELLER? OR MERCHANT? OR RETAILER? OR BUSINESS? OR PRODUCT?(N2) SPECIFICATION?)
S7	0	S1 AND S4
S8	0	S3 AND S4
S9	0	S4 AND S5
S10	0	S7 AND S6
S11	0	S1(S) S4
S12	0	S1(S) ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR - MULTI OR MULTIPL?) (N5) (CRITERIA?))
S13	26	S1 (S) (GOOD? OR PRODUCT? OR SERVICE? OR MERCHANDIS?)
S14	1	S2 (S) S4
S15	0	S13(S) S4
S16	0	S13 (S) ((PLURALITY? OR SEVERAL? OR MULTI OR MULTIPLE? OR - NUMEROUS? OR NUMBER?) (N5) (CRITERIA? ? OR SELECTION?))
S17	26	RD S13 (unique items)
?		

17/3,K/1 (Item 1 from file: 473)  
DIALOG(R)File 473:Financial Times Abstracts  
(c) 2000 The New York Times. All rts. reserv.

04017680

**BANCA INTESA SET FOR HOME BANKING**

PAUL BETTS

Financial Times, Col. 1, Pg. 21, Sec. A  
Thursday, March 9, 2000

**ABSTRACT:**

Italy's largest banking group Banca Intesa **links** up with Telecom Italia and International **Business** Machines to provide home banking and online trading to its **customers** ; Banca di Roma and Telecom Italia recently **linked** up to provide similar **services** for Roma's customers (M)

17/3,K/2 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07784320 NYT Sequence Number: 483907000607

**BUSINESS TO BUSINESS: SALES? THE INTERNET WILL HANDLE THAT. LET'S TALK SOLUTIONS.**

Slade, Margot

New York Times, Col. 1, Pg. 20, Sec. H  
Wednesday June 7 2000

**ABSTRACT:**

...are pressing their sales forces to use time freed up by customers' ability to track **product** availability, price and deliveries via Internet to harness Internet to redefine and expand their roles and turn **customers** into long-term **business** partners; extranets, secure sites or **links** with limited access to **business customer** , are at heart of current sales force transformation; drawing (M)

17/3,K/3 (Item 2 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07745524 NYT Sequence Number: 347795000114

**AOL MERGER: PRIVACY CONCERNS**

Zegans, Marc

New York Times, Col. 6, Pg. 24, Sec. A  
Friday January 14 2000

**ABSTRACT:**

...on America Online-Time Warner merger; says AOL chairman Stephen Case understands that key to **business** success is retaining **customers** , which is achieved by **matching service** to their needs (S)

17/3,K/4 (Item 3 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07523623 NYT Sequence Number: 501557970606

**PEROT SYSTEMS AGREES TO ACQUIRE ASSETS OF NETS INC**

New York Times, Col. 1, Pg. 3, Sec. D  
Friday June 6 1997

**ABSTRACT:**

...of assets and employees of Nets Inc for \$9 million; Nets Inc, which specializes in **linking buyers** and **sellers** of industrial **goods** on the Internet, filed for bankruptcy protection last month (S)

17/3,K/5 (Item 4 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07055118 NYT Sequence Number: 026573950309

**POSTCARDS FROM THE LAP**

New York Times, Col. 5, Pg. 2, Sec. C  
Thursday March 9 1995

**ABSTRACT:**

Travelers equipped with laptop computers can easily stay in touch with friends, family and **business** associates and **customers** by **linking** up with an on-line company offering E-mail message **service** ; cartoon (M)

17/3,K/6 (Item 5 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

07017821 NYT Sequence Number: 067938950921

**MCI TO SPEND \$1 BILLION FOR DATA COMPANY**

New York Times, Col. 4, Pg. 10, Sec. D  
Thursday September 21 1995

**ABSTRACT:**

MCI Communications Corp to buy SHL Systemhouse, major data **services** provider, in \$1 billion deal; says new combination of **businesses** will meet MCI's **customer** demands for seamless telephone and computer **service** from single company; SHL specializes in setting up and managing computer networks for **businesses** and in **linking** their **customers** ' computer and telephone networks; SHL profile (M)

17/3,K/7 (Item 6 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

06758723 NYT Sequence Number: 033057941110

**NYNEX FACES YET ANOTHER COMPETITOR**

New York Times, Col. 6, Pg. 1, Sec. D  
Thursday November 10 1994

**ABSTRACT:**

...announces it will upgrade its cable television networks in Manhattan to offer high-speed telephone **services** for business customers by next summer; says it will eventually try to offer residential phone **service** as well; plans to build 22-mile fiber optic ring in lower Manhattan, which will be used initially to **link business customers** directly to their long-distance networks and provide them with high-speed, private network telephone **services** ; move further solidifies Time Warner's effort to compete against telephone companies around the country...

17/3,K/8 (Item 7 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

06302269 NYT Sequence Number: 984418920920

**BABY BELLS**

New York Times, Col. 1, Pg. 2, Sec. 4  
Sunday September 20 1992

**ABSTRACT:**

Decision by FCC last week to introduce vigorous competition in long-distance phone **service** by allowing small communications companies carter to **business customers** to **link** their equipment to vast local networks operated by GTE, regional Bell companies and other carriers...



17/3,K/9 (Item 8 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

06275068 NYT Sequence Number: 358304920422

**SMALL CONCERNS UNITE TO LINK CLIENTS' PC'S**

RIFKIN, GLENN

New York Times, Col. 1, Pg. 8, Sec. D

Wednesday April 22 1992

**ABSTRACT:**

...in American companies, groups of small, local firms have started banding together to offer nationwide **services** to their **customers**, new concept in expanding systems-integration **business**; field is dominated by large companies like Electronic Data Systems and IBM, but small-company consortiums seem ready to catch on, especially in cases where **linking** desktop machines is priority, rather than setting up large mini-computer or mainframe systems; photos...

17/3,K/10 (Item 9 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

05553941 NYT Sequence Number: 058031891027

**REGULATORY VICTORY FOR A.T.&T.**

SIMS, CALVIN

New York Times, Col. 6, Pg. 1, Sec. 4

Friday October 27 1989

**ABSTRACT:**

...Telephone & Telegraph Co, rules that the company can continue to offer customized networks for large **business customers**; separately, commission votes to reject discount plan that would have allowed AT&T to **match** competitor's low price for long-distance **service** that was to be offered to big **business customer** (L)

17/3,K/11 (Item 10 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

04529000 NYT Sequence Number: 995827850917

**Jersey City commodities trader Marie L McBroom, accused of illegally conspiring to export petroleum products from Nigeria, testifies in Lagos that she never bought or sold oil but made commissions by linking buyers and sellers; pleads not guilty to charges (S))**

New York Times, Col. 3, Pg. 7, Sec. 1

Wednesday January 30 1985

**Jersey City commodities trader Marie L McBroom, accused of illegally conspiring to export petroleum products from Nigeria, testifies in Lagos that she never bought or sold oil but made commissions by linking buyers and sellers; pleads not guilty to charges (S))**

17/3,K/12 (Item 11 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

00603311 NYT Sequence Number: 065656750617

**Fed Reserve Bd repts indus production index for May dropped to 109.2**

**(1967=100), 0.3% below Apr, 8th consecutive mo of decline. Repts improvement in output of finished consumer goods and continued decline in output of business equipment and many basic materials.**

**Links 1.4% decline in output of 'materials' to sharp decline in materials inventories. Chart showing total indus production, '71 to May**

'75 (M).)  
DALE, EDWIN L, JR  
New York Times, Col. 6, Pg. 43  
Tuesday June 17 1975

Fed Reserve Bd repts indus production index for May dropped to 109.2 (1967=100), 0.3% below Apr, 8th consecutive mo of decline. Repts improvement in output of finished consumer goods and continued decline in output of business equipment and many basic materials. Links 1.4% decline in output of 'materials' to sharp decline in materials inventories. Chart showing total indus production, '71 to May '75 (M).)...

17/3,K/13 (Item 12 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

00590273 NYT Sequence Number: 052618750403  
Article on legis and various plans to help consumer settle claims against merchants and mfrs faster and easier. Because small-claims-ct judgments often remain unpaid, many plans would create consumer-claim centers with power to adjudicate claims and award quick payments out of govt-organized fund. Bills that would create such centers have been introduced in Mass, Penna and Calif. Provisions of Mass bill outlined. Sen Warren G Magnuson has praised such legis. Community Service Soc of NY backs formation of public corp to pay small claims ct judgments that remain unsatisfied for, say, 60 days. Corp would be supported by fees from cos that pay sales taxes. Number of Dem Sens are supporting plan to establish Bur of Consumer Redress within FTC, to adm program of matching grants to states with plans for improving resolution of disputes that meet goals of legis. William Phipps, sec of Massachusetts Merchants Assn, says consumer-claim centers offer no real hope of resolving consumer complaints (M).)

SLOANE, LEONARD  
New York Times, Col. 1, Pg. 60  
Thursday April 3 1975

...Calif. Provisions of Mass bill outlined. Sen Warren G Magnuson has praised such legis. Community Service Soc of NY backs formation of public corp to pay small claims ct judgments that...

...are supporting plan to establish Bur of Consumer Redress within FTC, to adm program of matching grants to states with plans for improving resolution of disputes that meet goals of legis. William Phipps, sec of Massachusetts Merchants Assn, says consumer-claim centers offer no real hope of resolving consumer complaints (M).)...

17/3,K/14 (Item 13 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2000 The New York Times. All rts. reserv.

00449073 NYT Sequence Number: 104413730107  
Article discusses Hempstead Bank's experimental, 'paperless' banking system, called Instantaneous Transaction, which ended Jan 1, '73; program was intended to eliminate cash, checks and conventional credit cards for customers when making purchases from retail stores; system required that depositors present plastic card to local participating merchants who would then insert card into terminal linked to bank computer, which would instantaneously transfer amt of sale from customer's checking acct and credit it to merchant's acct; favorable reactions from customers and merchants noted; Hempstead Bank vp M Shade says system was not economically viable, noting that only 50% of 1,000 cardholders used service in routine shopping; attributes low percentage to frequent breakdowns in equipment)

New York Times, Col. 3, Pg. 101  
Sunday January 7 1973

...depositors present plastic card to local participating merchants who would then insert card into terminal linked to bank computer, which would instantaneously transfer amt of sale from customer's checking acct and credit it to merchant's acct; favorable reactions from customers and merchants noted; Hempstead Bank vp M Shade says system was not economically viable, noting that only 50% of 1,000 cardholders used service in routine shopping; attributes low percentage to frequent breakdowns in equipment)

17/3,K/15 (Item 1 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

08052879 NYT Sequence Number: 000000000302  
**ISPAT TO UNVEIL METALS-INDUSTRY VENTURE**  
GRUNER, STEPHANIE  
Wall Street Journal, Col. 1, Pg. 12, Sec. A  
Thursday March 2 2000

ABSTRACT:

...of understanding with Commerce One Inc to form new online venture, as yet unnamed, to link buyers and sellers of metals-industry goods and services (M)

17/3,K/16 (Item 2 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

08050579 NYT Sequence Number: 000000000209  
**AZURIX IS LAUNCHING ONLINE EXCHANGE FOR BUYING AND SELLING WATER IN WEST**  
SMITH, REBECCA  
Wall Street Journal, Col. 1, Pg. 4, Sec. A  
Wednesday February 9 2000

ABSTRACT:

Azurix Corp is launching online exchange, Water2Water.com, to link buyers and sellers of water and water services in 17 Western states, a move to make water a traded commodity along lines of...

17/3,K/17 (Item 3 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

08011784 NYT Sequence Number: 000000990218  
**AUTOS: CAR RACE IN CYBERSPACE**  
WARNER, FARA  
Wall Street Journal, Col. 3, Pg. 1, Sec. B  
Thursday February 18 1999

ABSTRACT:

Car makers and dealers are vying with online car-buying services for the loyalty of US drivers; the car-buying services on the Web, such as Autobytel.com Inc and Microsoft's CarPoint, began mostly as matchmakers for car buyers and sellers; in recent months, they have expanded their services into areas traditionally served by car makers and dealers, which are responding by setting up their own sites to bypass the independent services; photos (M)

17/3,K/18 (Item 4 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07923614 NYT Sequence Number: 000000961212

**MIDDLEMEN FIND WAYS TO SURVIVE CYBERSPACE SHOPPING**

Bank, David  
Wall Street Journal, Col. 3, Pg. 6, Sec. B  
Thursday December 12 1996

**ABSTRACT:**

...Internet in spite of predictions that they would be wiped out by computers' ability to link **buyers** and **sellers**; overwhelmed by the vastness of the Web, many users are glad to find a credible guide able to provide independent information on a wide range of **products** and technology; related article discusses evolution of the phrase 'disinter-remediation' (M)

17/3,K/19 (Item 5 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07918006 NYT Sequence Number: 000000961018

**YOUR MONEY MATTERS: WEEKEND REPORT: FOR SMALL INVESTORS, A NEW WAY TO CUT TRADING COSTS**

O'connell, Vanessa  
Wall Street Journal, Col. 3, Pg. 1, Sec. C  
Friday October 18 1996

**ABSTRACT:**

...small investors reduce trading costs; discount broker Jack White & Co is offering a computerized 'crossing' **service** to electronically **match buyers** and **sellers** of Nasdaq issues, thus bypassing Wall Street middlemen; several other brokerage firms have similar stock-swapping **services** in the works (M)

17/3,K/20 (Item 6 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

07001529

**BUSINESS BRIEFS: MCI COMMUNICATIONS CORP.: FIRM TO BUY SHL SHARES, EQUIPMENT FROM WINSTAR**

Wall Street Journal, Col. 5, Pg. 4, Sec. B  
Wednesday November 15 1995

**ABSTRACT:**

...SHL Systemhouse Inc; agrees to buy radio communications gear from Winstar Communications Inc to provide **business customers** with local-phone **links** that bypass Bell **services** (S)

17/3,K/21 (Item 7 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06762608

**CYBER SERVANTS**

Wall Street Journal, Col. 6, Pg. 1, Sec. A  
Tuesday September 27 1994

**ABSTRACT:**

...Corp is unveiling a nationwide network called PersonaLink, a kind of turbo-charged on-line **service** that will provide a relatively simple way for ordinary users to launch their own electronic agents; these agents will communicate with agents of other users, **merchants** or publishers, crossing networks to link **buyer** and **seller**; Sony Corp is launching the first device that can deploy agents on PersonaLink, a hand...

17/3,K/22 (Item 8 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06755634

**MCI TO UNVEIL AMBITIOUS PLAN TO LINK CONSUMERS, BUSINESSES TO THE INTERNET**  
Wall Street Journal, Col. 1, Pg. 5, Sec. B  
Monday November 21 1994

**ABSTRACT:**

...is expected to announce today a plan to commercialize the Internet; says new services will **link consumers and businesses** and will include an electronic 'mall' for on-line shopping, easy to use software for tapping into disparate databases and access **service** giving businesses fiber optic hookups (M)

17/3,K/23 (Item 9 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06541424

**TIME WARNER, BABY BELL MAY COMPETE IN SAN DIEGO**  
Wall Street Journal, Col. 1, Pg. 7, Sec. B  
Thursday June 24 1993

**ABSTRACT:**

...Warner Inc's cable television unit says it is seeking regulatory approval to offer telecommunications **services** in San Diego to compete with Pacific Telesis Group's Pacific Bell unit for **business customers**; says it would build a fiber optic network to connect the local businesses to long distance carriers and to **link** offices of companies in the area (M)

17/3,K/24 (Item 10 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06526536

**BUSINESS BULLETIN**  
Wall Street Journal, Col. 5, Pg. 1, Sec. A  
Thursday October 14 1993

**ABSTRACT:**

Several companies are hauling **products** directly to **consumers** via trucks in promotions **linking retailer**, manufacturer and **consumer** (S)

17/3,K/25 (Item 11 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

06006295

**CITIES AND STATES HELP LOCAL BUSINESSES BY MATCHING THEM WITH POSSIBLE CLIENTS**  
SHELLENBARGER, SUE  
Wall Street Journal, Col. 3, Pg. 1, Sec. B  
Thursday March 7 1991

**ABSTRACT:**

...York, state and local city governments are giving small businesses boost by jumping into business **matchmaking**; instead of wooing new manufacturing plants with costly incentive packages or opening Chamber of Commerce-like trade offices, **matchmaker** agency seeks out prospective **purchasers of goods and services** and pairs them with existing **businesses** in its state or region (M)

17/3,K/26 (Item 12 from file: 475)  
DIALOG(R)File 475:Wall Street Journal Abs  
(c) 2000 The New York Times. All rts. reserv.

04766839

**TAX REPORT: A SPECIAL SUMMARY AND FORECAST OF FEDERAL AND STATE TAX  
DEVELOPMENTS**

SCHMEDEL, SCOTT R

Wall Street Journal, Col. 5, Pg. 1, Sec. 1

Wednesday August 6 1986

**ABSTRACT:**

Internal Revenue **Service** private ruling holds **purchaser** of home computer **linked** to job may deduct cost as **business** expense only if it is for employer's convenience and required as employment condition (S)  
?

File 15:ABI/Inform(R) 1971-2000/Sep 09  
     (c) 2000 Bell & Howell  
 File 16:Gale Group PROMT(R) 1990-2000/Sep 11  
     (c) 2000 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 9:Business & Industry(R) Jul/1994-2000/Sep 08  
     (c) 2000 Resp. DB Svcs.  
 File 623:Business Week 1985-2000/Aug W4  
     (c) 2000 The McGraw-Hill Companies Inc  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 275:Gale Group Computer DB(TM) 1983-2000/Sep 11  
     (c) 2000 The Gale Group  
 File 624:McGraw-Hill Publications 1985-2000/Sep 07  
     (c) 2000 McGraw-Hill Co. Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2000/Sep 11  
     (c) 2000 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2000/Sep 11  
     (c) 2000 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2000/Sep 11  
     (c)2000 The Gale Group  
 File 20:World Reporter 1997-2000/Sep 11  
     (c) 2000 The Dialog Corporation plc

Set	Items	Description
S1	53071	(MATCH? OR LINK?) (N25) ((BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER?) (N10) (SELLER? OR MERCHANT? OR BUSINESS? OR RETAILER?))
S2	3034415	(BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER?) (N5) (GOOD? OR SERVICE? OR PRODUCT? OR ITEM? OR MERCHANDISE?)
S3	4037	S1 (N5) (REQUEST? OR ORDER? OR PURCHASE? OR SELECTION?)
S4	21071	(PREDETERMINE? OR PRE() DETERMINE? OR PRESELECT? OR PRE() SELECT? OR IDENTIFY? OR DETERMINE? OR PREVIOUS?(N2)SELECT?) (N4) (- SPECIFICATION? OR CRITERIA? ?)
S5	229	S1 AND ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR MULTI OR MULTIPLE?) (N5) (CRITERIA? OR SPECIFICATION?))
S6	187738	(RANK? OR LIST? OR PRIORITY?) (N5) (SELLER? OR MERCHANT? OR RETAILER? OR BUSINESS? OR PRODUCT?(N2)SPECIFICATION?)
S7	111	S1 AND S4
S8	14	S3 AND S4
S9	19	S4 AND S5
S10	8	S7 AND S6
S11	7	S1(S)S4
S12	12	S1(S) ((PLURALITY? OR SEVERAL? OR NUMBER? OR NUMEROUS? OR MULTI OR MULTIPLE?) (N5) (CRITERIA?))
S13	30510	S1 (S) (GOOD? OR PRODUCT? OR SERVICE? OR MERCHANDISE?)
S14	543	S2 (S)S4
S15	7	S13(S)S4
S16	19	S13 (S) ((PLURALITY? OR SEVERAL? OR MULTI OR MULTIPLE? OR NUMEROUS? OR NUMBER?) (N5) (CRITERIA? ? OR SELECTION?))
S17	19	S14 AND S6
S18	10	RD S8 (unique items)
S19	11	RD S9 (unique items)
S20	6	RD S10 (unique items)
S21	4	RD S11 (unique items)
S22	7	RD S12 (unique items)
S23	4	RD S15 (unique items)
S24	7	RD S16 (unique items)
S25	13	RD S17 (unique items)
?		

18/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01789875 04-40866

**Uses and consequences of electronic markets: An empirical investigation in the aircraft parts industry**

Choudhury, Vivek; Hartzel, Kathleen S; Konsynski, Benn R

MIS Quarterly v22n4 PP: 471-507 Dec 1998

ISSN: 0276-7783 JRNL CODE: MIS

WORD COUNT: 16910

...TEXT: Malone et al.1987), which increases the efficiency of a dyadic relationship by creating electronic **linkages** that go beyond the exchange of routine **order** /invoice information. Electronic integration, however, presumes a long term relationship between **buyer** and **seller** -the highest levels of electronic integration, in fact, such as automated stock replenishment, or "vertical... the identification of potential trading partners, and not for selection.

2. Product differentiation: The technical **specifications** of aircraft parts are **determined** by aircraft and parts manufacturers, of which there are very few in number. In fact...

18/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01536149 01-87137

**Supplier selection decisions in systems/software purchases**

Gustin, Craig M; Daugherty, Patricia J; Ellinger, Alexander E

International Journal of Purchasing & Materials Management v33n4 PP: 41-46 Fall 1997

ISSN: 1055-6001 JRNL CODE: JPR

WORD COUNT: 3493

...TEXT: to gauge the relative importance of supplier selection criteria.15

The number and range of **criteria** should be **determined** based upon the product/ service being evaluated. Research conducted by Dempsey examined 20 different vendor...Management, vol. 25, no. 4 (Fall 1989), pp. 9-18; R. E. Spekman, "Strategic Supplier **Selection** : Understanding Long-Term **Buyer** Relationships," **Business** Horizons, vol. 31, no. 4

Reference:

(July-August 1988), pp. 75-81; C. A. Watts, K. Y. Kim, and C. K. Hahn, "**Linking Purchasing** to Corporate Competitive Strategy," International Journal of Purchasing and Materials Management, vol. 28, no. 4...

18/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00871856 95-21248

**The best of the best**

Brouillard, Robert V; McCallum, John S; D Cruz, Joseph R; Finlay, J Richard ; et al

Business Quarterly v58n4 PP: 87-151 Summer 1994

ISSN: 0007-6996 JRNL CODE: BSQ

WORD COUNT: 34200

...TEXT: work closely with our customers to integrate our production planning systems with theirs and to **link** our computer systems to theirs for **purchasing** . More important, we have to understand and participate in their business strategy processes because we must develop our **business**



strategies in harmony with **customer** plans. These vertical systems for integrated strategy development will be an important element in the...To avoid confusion or misinterpretation, for the purposes of this analysis I have chosen three **criteria** to **determine** success:

- \* Growth rate exceeding GNP,
- \* Return on invested capital above industry average, and
- \* At least...

18/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00777038 94-26430  
**Evasion effects of changing the tax mix**  
Kesselman, Jonathan R  
Economic Record v69n205 PP: 131-148 Jun 1993  
ISSN: 0013-0249 JRNLCODE: IERC  
WORD COUNT: 11974

...TEXT: intermediate inputs will always demand invoices in order to substantiate their VAT credit claims for **purchases**. The weakest **link** for an indirect tax arises at the point of sale to final **consumers**, both by **retailers** of goods and suppliers of services to households. Since the tax authorities do not audit... the indirect tax base. But the balance between these two forms of taxation should be **determined** by broader **criteria** of efficiency, equity, and practical operation rather than evasion.

1 Ballard et al. (1985) find...

18/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00752322 94-01714  
**Strategic alliances in purchasing: Transportation is the vital link**  
Gentry, Julie J  
International Journal of Purchasing & Materials Management v29n3 PP: 11-17 Summer 1993  
ISSN: 0094-8594 JRNLCODE: JPR  
WORD COUNT: 4115

...TEXT: that demands on the supply chain are met.

It becomes obvious that the transportation of **purchased** materials is a vital **link** in any strategic alliance agreement. However, the cost-effective transport of quality products is not the only concern in cooperative **buyer** and **seller** relationships. If the **purchase** products do not meet delivery requirements, such a service failure will likely have a detrimental...Purchasing, January 19, 1989, pp. 62-70.

12. Thomas E. Hendrick and William A. Ruch, "**Determining** Performance Appraisal **Criteria** for Buyers," Journal of Purchasing and Materials Management, vol. 24, no. 3, pp. 18-26...

18/3,K/6 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04148689 Supplier Number: 46057135 (USE FORMAT 7 FOR FULLTEXT)  
**IBNL FORGES INTO THE FUTURE OF BUYING AND SELLING WITH SOURCE INTERACTIVE SOFTWARE**  
PR Newswire, p0110LAW034

Jan 10, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 732

... SOURCE is easy to install and even easier to use. From their SOURCE-equipped PCs, **buyers** and **sellers** modem information to the IBNL central system (the ability to conduct business over the Internet is planned for the first quarter of 1996). After quickly **matching** needs and requirements across more than 1,500 categories, SOURCE interactively delivers the **buyer** 's **request** to appropriate **sellers** .

A **buyer** fills out an on-screen SOURCE template that describes his or her procurement needs, including...

...also include attachments, such as computer drawing files, pictures and schematics, Email and other product **specifications** .

Sellers **identify** their products and services on a SOURCE template and can see potential customers on demand...

...template and can connect with potential customers on demand when a buyer sends out a **request** that **matches** any category they have enrolled under.

**Sellers** are connected to the **requests** of all on-line **buyers** .

In addition to expanding the global marketplace in scope and size, the reporting features of...

18/3,K/7 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

04454396 Supplier Number: 56194077 (USE FORMAT 7 FOR FULLTEXT)

**YBAG: Retailers rushing to Ybag >T.**

M2 Presswire, pNA

Oct 8, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 520

... a link to a website. When the user returns to their Ybag, they will have **matches** highlighted for them either by price, availability or other **criteria** **determined** by the **consumer** in their original **request** . The system thus allows a **retailer** to play-up its key competitive strengths whether they be pricing, after-sales service, proximity...

18/3,K/8 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01473797 Supplier Number: 42026778 (USE FORMAT 7 FOR FULLTEXT)

**CODEX USES EDI AS TOOL FOR QUALITY ENHANCEMENT**

Corporate EFT Report, v11, n8, pN/A

April 24, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1111

... customers. As it did with suppliers in the first 2 stages, it will fully integrate **customer** transactions into its **business** applications. For example, its **order** entry system will be **linked** to its EDI mainframe system, so that purchase orders and acknowledgements can be exchanged without...

...5 steps, according to Edward Freitas, vice president with the Chicago-based bank. First, it **determined** the technical **specifications** of the program, which involved making several decisions. For example, Harris chose to maintain the...

18/3,K/9 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08034159 SUPPLIER NUMBER: 17383260 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Buying EW - a how to. (electronic warfare equipment) (includes related articles) (Cover Story)**  
Lum, Zachary  
Journal of Electronic Defense, v18, n7, p35(6)  
July, 1995  
DOCUMENT TYPE: Cover Story ISSN: 0192-429X LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 4843 LINE COUNT: 00391

... the program, while the government will sponsor the associated loan guarantees.

How to Finance Defense **Purchases**

**Buyer /Seller Dilemma:** The most difficult aspect of financing the **purchase** is accomplishing the objective of **matching** the budget profile of the buyer with the supplier's required payment schedule. The supplier...

...those responsible for the management of the buying government's financial resources have their own **criteria determining** which financing technique is acceptable.

Creative Techniques: Quite often, depending on the products being purchased...

18/3,K/10 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

06741566 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Active Buyer's Guide is Product Recommendation Service of Choice for Web's Leading Portal and Comparison Shopping Sites**  
BUSINESS WIRE  
August 17, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1006

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... products, computer products and sporting equipment. Upon completing the GO Network branded version of Active **Buyer 's Guide**, **shoppers** are **linked** to GO Shopping **merchants** to complete their **purchases**.

"Our goal is to improve the online shopping experience and build revenue for our merchant..."

...Active Buyer's Guide to extend its comparison shopping experience across individual product features and **specifications**. The Guide helps shoppers **determine** what specific make or model is just right for them, before helping them locate everywhere...

19/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01651864 03-02854  
**Auditing, assurance, & CSA**  
McCuaig, Bruce  
Internal Auditor v55n3 PP: 43-48 Jun 1998  
ISSN: 0020-5745 JRNL CODE: IAU  
WORD COUNT: 1395

...TEXT: Clikeman's "In My Opinion" in the April1998 edition of Internal-Auditor.

ASSURANCE Considering the **links** between risks, business objectives, and control underscores what assurance means to the organization. Assurance is usually required on the following end-result **business** processes:

- \* Product Quality
- \* **Customer** Service
- \* Minimizing Unnecessary Costs
- \* Revenue/Profit Maximization
- \* External Disclosure Reliability
- \* Asset Safeguarding
- \* Safety
- \* Regulatory Compliance...

... based on complete information about the existing levels of control and risk and based on **predetermined criteria** . A **number** of innovative organizations have gone so far as to develop risk-focused workshops to help ...

19/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01536149 01-87137

**Supplier selection decisions in systems/software purchases**

Gustin, Craig M; Daugherty, Patricia J; Ellinger, Alexander E  
International Journal of Purchasing & Materials Management v33n4 PP:  
41-46 Fall 1997  
ISSN: 1055-6001 JRNL CODE: JPR  
WORD COUNT: 3493

...TEXT: range of attributes be considered when attempting to gauge the relative importance of supplier selection **criteria** .15

The number and range of **criteria** should be **determined** based upon the product/ service being evaluated. Research conducted by Dempsey examined 20 different vendor... 4 (Fall 1989), pp. 9-18; R. E. Spekman, "Strategic Supplier Selection: Understanding Long-Term **Buyer** Relationships," **Business Horizons**, vol. 31, no. 4

Reference:

(July-August 1988), pp. 75-81; C. A. Watts, K. Y. Kim, and C. K. Hahn, "**Linking** Purchasing to Corporate Competitive Strategy," International Journal of Purchasing and Materials Management, vol. 28, no...

19/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01527894 01-78882

**What chance for the virtual taxman?**

Owens, Jeffrey  
OECD Observer n208 PP: 16-19 Oct/Nov 1997  
ISSN: 0029-7054 JRNL CODE: OED  
WORD COUNT: 2309

...TEXT: on the place of performance or enjoyment. Since electronic commerce makes much more opaque the **links** between the place of supply, the place where the enterprise is located and that where the service is used or consumed, the Internet offers **business consumers** new

opportunities to evade or avoid VAT by turning to suppliers who are not registered...

... potential but at the same time protect the revenue base. Even at this early stage, **several criteria** that should apply to **determining** the way in which the Internet should be taxed can be formulated (box).

These criteria...

19/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00850877 95-00269

**Marketing universals: Consumers' use of brand name, price, physical appearance, and retailer reputation as signals of product quality**

Dawar, Niraj; Parker, Philip

Journal of Marketing v58n2 PP: 81-95 Apr 1994

ISSN: 0022-2429 JRNL CODE: JMK

WORD COUNT: 11170

...TEXT: can be pooled if no statistical differences are observed, given appropriately large sample sizes and **predetermined** rejection **criteria**.

This test rationale places emphasis on managerially relevant differences, as opposed to statistical differences. We...omitted) As the statistics reported in Table 1 indicate, the sample is well-matched on **several** individual-level **criteria** such that the subsample from any cluster is comparable to the subsample from any other...

... executive training seminars, and actually worked for the same firm (IBM). In spite of this **matching**, Hofstede nevertheless finds substantial differences in self-reported behaviors across cultures (e.g., uncertainty avoidance). Similar **consumer** research also has found cultural differences among **business** students (Durvasula et al. 1993).

To evaluate possible biases further, three statistical tests were performed ...

19/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00824865 94-74257

**Evaluation of new products by New Zealand supermarket retail grocery buyers**

Thomas, W A; Marr, Norman E

International Journal of Retail & Distribution Management v21n8 PP: 19-28  
1993

ISSN: 0959-0552 JRNL CODE: RDM

WORD COUNT: 4922

...TEXT: been devoted to exploring and understanding the demand side of marketing exchange; that is, the **consumer** and the **consumer-retailer link**. Notable are studies that identify assessment of products, **consumer** interaction with various aspects of the marketplace (e.g. store selection, retailer image, product selection...use of supplier and product selection criteria.

The use of and importance attached to evaluative **criteria**, together with the nature and **number** of **criteria**, appears to vary considerably between industrial and reseller application, and the nature of the product...

...varying degrees of sophistication[29,30].

Most approaches to examining product selection have a limited **number** of specific **criteria** which, according to Doyle and Weinberg[31], reflects the inability of some mathematical procedures to effectively handle a large

**number** of **criteria** . This point is debatable not only from the point of view of sophisticated computer applications...

... have been collapsed to a smaller array of dimensions[29,31,32,33] where the **number** of **criteria** vary between six and 12 items.

It is obvious from such variation that there is no consensus on the **number** of **criteria** to include, though some "agreement" about which criteria are more meaningful or important seems evident...and evaluative criteria used to assess new products.

The in-depth interviews yielded a large **number** of evaluative **criteria** (buyer **determined** ) which formed the basis of subsequent inquiry in Stage 2 of the study. Respondents were...

...per cent.

#### LIMITATIONS

Busy work schedules and commitments of the respondent group combined with the **number** of evaluative **criteria** being assessed may have contributed to a less than full response rate. The fact that...

...willing participation.

#### RESULTS

##### EVALUATIVE CRITERIA

At the outset, it should be noted that the buyer-**determined** list of **criteria** gained through in-depth interviews is dominantly product oriented (56 per cent). This dominance suggests...assessment takes place beyond core criteria. As well, subjective or judgemental items, together with other **criteria** reflecting **number** and time dimensions, are suggestive of a "personality-impact" phenomenon at work during new product ...

... in prominence signifying perhaps a pull between individual and group decision processes. Details on the **number** of **criteria** showing significant difference by background elements is shown in Table VII. (Table VII omitted)

Given... individual versus group. In consequence, these specific background elements are important in the assessment of **criteria** and in **determining** response patterns to new products. Interestingly, the presenter effect mentioned above (as seen through the...

19/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts.reserv.

00822614 94-72006

**The Strathclyde University Food Project: Marketing, relationships and structures**

Shaw, Susan A; Carter, Sara

British Food Journal v95n10 PP: 3-10 1993

ISSN: 0007-070X JRNL CODE: BFJ

WORD COUNT: 5494

...TEXT: have overcome this disadvantage by investing in crop cover and in packhouses to meet the **specifications** of the retail **multiples** and thus ensured the continuing viability of their businesses. Building on bases of quality and... of individual retailers to maintain strong competitive positions through closer involvement with suppliers in the **determination** of product **specifications** and assortments, something facilitated by the strong central organization of the major retailers. To meet...not convinced that the future is for UK producers to replicate the Dutch approach. British **retailers** and other **customers** prefer the British system because they wish to deal directly with growers, provided that they can get the

volumes of product which they need. Direct **links** with growers ensure that there is tight control over product and growing systems. A particular...

19/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00656063 93-05284

**Measuring Success in AMT Implementation Using Customer-Supplier Interaction Criteria**

Zairi, Mohamed

International Journal of Operations & Production Management v12n10 PP: 34-55 1992

ISSN: 0144-3577 JRNL CODE: IJO

WORD COUNT: 4628

...TEXT: and the determination of degrees of success and failure cannot therefore be made using simplistic **criteria** and a limited **number** of variables as a basis.

The second question concerning measurement is whether success should be... Souder study amongst others. Souder 1! for instance looked at 235 projects in order to **determine criteria** for technical/commercial success. This study concluded that the conditions which fulfil technical success were related to clarity in problem definition, the quality of available resources, the degree of **match** between the organizations concerned, the type of technology handled and also the level of technical expertise. Criteria for **business** success were related to a close understanding of **customer** requirements, careful planning and the presence of technical expertise.

Another study conducted by Rubenstein and...

... SUCCESS/FAILURE IN AMT IMPLEMENTATION (AN INTERACTIVE APPROACH FOR ASSESSMENT)

Some studies have tried to **identify criteria** which **determines** success and failure in technological innovation by focusing on the interaction processes between suppliers and...

19/3,K/8 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00611222 92-26325

**How to Develop Measures for Financial Work**

Minnis, Perry A.

National Productivity Review v11n2 PP: 159-167 Spring 1992

ISSN: 0277-8556 JRNL CODE: NLP

WORD COUNT: 2699

...TEXT: a company. It is often difficult, however, for staff organizations, like a finance department, to **determine** the **criteria** that will enable them to define productive performance.

WHAT ARE MEASURES--AND WHY DEVELOP THEM... service. These measures of performance should be derived from the needs of internal and external **customers** or from **business** requirements imposed on the organization.

Since these measures are **linked** to **customer** or **business** requirements, the number of measures used and the number of times they are monitored may ...

...or exceeding customer and/or business requirements.

\* Most outputs have several critical characteristics and require **multiple** measurement **criteria**. Conventional wisdom used to tell us that we could

either have quality or quantity, but...

19/3,K/9 (Item 1 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04292581 Supplier Number: 46291106 (USE FORMAT 7 FOR FULLTEXT)  
**WISCONSIN GAS TO PILOT CUSTOMER CHOICE FOR BUYING GAS**  
PR Newswire, p408CLM004  
April 8, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 677

... include credit standards, telemarketing protocol, accessibility to customers, customer service and customer complaint procedures. The **number** of marketers who satisfy these **criteria** will be **determined** by the utility.

The natural gas industry began deregulating its industry at the national level...

...prices and services," Mathewson added. "It is our hope that competition among suppliers will give **customers** the ability to **match** their own personal or **business** needs with the best energy solutions and options for themselves."

Pilot participants will be surveyed...

19/3,K/10 (Item 1 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

11686886 SUPPLIER NUMBER: 58497225 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Buyer--Seller Relationships in Business Markets. (Statistical Data Included)**  
CANNON, JOSEPH P.; PERREAULT JR., WILLIAM D.  
Journal of Marketing Research, 36, 4, 439  
Nov, 1999  
DOCUMENT TYPE: Statistical Data Included ISSN: 0022-2437  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 18396 LINE COUNT: 01935

... disciplines, the authors specify six key underlying dimensions (connectors) that characterize the manner in which **buyers** and **sellers** relate and conduct relationships. Measures for these relationship connectors (information exchange, operational **linkages**, legal bonds, cooperation, and relationship-specific adaptations by **buyers** and **sellers**) are developed in a series of pretests. Then, on the basis of relationship profiles for...

...Innovative managers worldwide are experimenting with a myriad of approaches to make relationships with their **business** suppliers and **customers** more productive and enduring. Some of these efforts are **linked** closely to broader initiatives. For example, efforts to implement total quality management or process reengineering...the diagram are the basis on which we develop the empirical taxonomy: information exchange, operational **linkages**, legal bonds, cooperative norms, and relationship-specific adaptations by **buyers** and **sellers**. As the descriptions that follow indicate, these connectors reflect important business practices, current theory, and...These antecedents and outcomes, shown in Figure 1, are described next.

#### ANTECEDENTS AND OUTCOMES OF BUYER -SELLER RELATIONSHIPS

**Linking** taxonomic groups with specific market and situational antecedents and key outcomes provides additional insights into...of analysis, we relied on a hierarchical clustering algorithm and Sarle's (1983) cubic clustering **criteria** to **determine** the appropriate **number** of clusters (Milligan and Cooper 1984). To reduce the potential influence of sampling variance or...and selling. The relationships in the first



cluster are distinctly lowest in terms of operational **linkages** , as well in as specific adaptations by the **seller** to the **buyer** 's needs. In the same vein, adaptations by the **buyer** to the **seller** and legal bonds between the exchange parties are in the lowest mean range. Purchases are...

...as opposed to manufacturers. Thus, these relationships suggest a relatively simple exchange when what the **seller** routinely has to offer **matches** the **buyer** 's needs. Furthermore, the annual expenditures on the supply are the lowest in annual dollar...

...similar to basic buying and selling relationships. Yet, they also differ in significant respects; operational **linkages** are notably higher, and there is more adaptation by the **seller** . There is substantively less cooperation and information exchange between these **buyers** and **sellers** and a substantially lower level of trust of the supplier. Thus, these are "bare bones...

...Custom supply. Although the mean scores on most of the relationship connectors (i.e., operational **linkages** , information exchange, legal bonds, cooperation, and buyer adaptations) are in the midrange, the distinguishing feature of this relationship type is the relatively high level of **seller** adaptation. These **buyers** report low levels of trust, the least reliance on sole sourcing, and a relatively high...

...rather than a joint focus on collaboration, is the dominant form of governance.

Cooperative systems. **Buyers** and **sellers** in the cooperative systems cluster are in the highest mean range on both operational **linkages** and cooperation, but they are among the lowest (on average) with respect to legal bonds and **buyer** adaptations. The means for information exchange and **seller** adaptations are moderate, whereas cooperation is high. Furthermore, we find the highest level of trust...of this relationship type is the high degree of relationship-specific adaptations made by both **buyers** and **sellers** . Consistent with this mutually adaptive style, operational **linkages** are at the highest mean level, and information exchange is near the top. This form...

...begin to provide a skeletal framework for thinking about key differences and similarities in contemporary **buyer** -**seller** relationships across a large, representative sample of firms and industries. As suggested by Table 4, the level of operational **linkages** and information exchange discriminates well, in general, between closer and more distant relational forms. Yet...Thus, effective relational modes are not likely to be unique for long. For example, operational **linkages** that focus on improving logistics service or reducing inventory cost may require that both the **buyer** and **seller** agree on a certain bar code system for identifying the contents of shipping cartons. Any...and comparative fit index = .97.

MEANS AND STANDARD DEVIATIONS OF RELATIONSHIP CONNECTORS BY TYPE OF <b>BUYER</b> - <b>SELLER</b> RELATIONSHIP (CLUSTER)				
Type of <b>Buyer</b> - <b>Seller</b> Relationship (Cluster)	N	Operational <b>Linkages</b>	Information Exchange	Legal Bonds
Basic buying and selling	45	(1.82.sup.c)	(3.57.sup.d...	

19/3,K/11 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

11436606 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Personal Finance: Click on for the new way to buy a home: The internet revolution has now extended to homebuying. But can this new technology widen services and reduce costs?  
INDEPENDENT  
June 10, 2000  
JOURNAL CODE: FIND LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1246

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a delicate undertaking. The common element is the search engine, which enables the buyer to **identify** suitable properties by **multiple criteria**, but otherwise there appear to be three discernible categories:

Estate agent sites

Proprietary websites providing...

... conveyancers, relocation agents, removal firms and van/car rental companies.

Link-Up Properties Nationwide [www.linkprop.co.uk](http://www.linkprop.co.uk)

**Link** -Up advertises residential property, commercial property and land throughout the UK and abroad.

The full service **matches** up **buyers** and **sellers**. **Sellers** advertise their properties for pounds 95 per half year. **Buyers** can register their requirements by telephone, mail or via the search ...250 for sales under pounds 100,000 and pounds 500 otherwise but only if a **buyer** is found within eight weeks of registering.

**Sellers** who don't want the full service can advertise their properties at pounds 65 for 12 months. They don't get the **matched** up introductions but they don't incur sellers' fees.

Underoneroof

[www.underoneroof.com](http://www.underoneroof.com)

A cheerful...

20/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01789875 04-40866

**Uses and consequences of electronic markets: An empirical investigation in the aircraft parts industry**

Choudhury, Vivek; Hartzel, Kathleen S; Konsynski, Benn R

MIS Quarterly v22n4 PP: 471-507 Dec 1998

ISSN: 0276-7783 JRNL CODE: MIS

WORD COUNT: 16910

...TEXT: Malone et al. 1987), is that it is a single interorganizational information system (IOIS) that **links** multiple **buyers** and **sellers**

(Figure 1). As a result, a **buyer** (**seller**) needs to establish just a single **link** to the electronic market to exchange information and/or transact with the large, potentially unlimited number of **sellers** (**buyers**) who also subscribe to the system. Further, in an electronic market, individual buyers (sellers) do...implementing and operating the electronic market, who may be a player in the industry-a **buyer**, **seller**, or intermediary-or a professional market maker. An electronic market is characterized as a multilateral IOIS to distinguish it from bilateral IOISs, such as EDI **links**, where a firm establishes individual electronic links with each of a select set of trading...

...date), allows a buyer to type in the title of a CD to get a **list** of Web-based **sellers** offering that CD. For a **seller**, **listing** a product on an electronic market is an efficient way to reach a large group...

... schedules and availability but also compare fares across airlines. Bargain Finder displays not just the **list** of **sellers** carrying a CD but also their prices (with some exceptions). A variation on this is...

... electronic markets that allow sellers to compare bids from multiple buyers. On electronic auction systems, **sellers** **list** products for sale, but not prices, and then solicit and compare bids from buyers electronically...

... 1996); and AuctionWeb, a web-based system (<http://www.ebay.com/aw>) that allows a **seller** to **list** a product and solicit bids from buyers over a fixed period of time.

Some electronic...the electronic market to search for product information, that is, to find the set of **sellers** offering products that **match** the

**buyer** 's criteria. All electronic markets, including those that support just identification, reduce a buyer's...by two brokers in the aftermarket (HBS 1990). ILS is an electronic market on which **sellers** **list** their parts inventory and repair shops list their capabilities. A buyer looking for a part...

... find a repair shop with a specific capability can enter a query and get a **list** of all **sellers** **listing** that part or all repair shops certified by the FAA to perform the repair. There...

...Meyer, ex-president of ILS, explains:

Supply and demand control the market price-rarely are **sellers** willing to **list** their price on ILS for all the world to see. That is left for the...

... when a buyer requests listings for a part number, it gets the names of all **sellers** **listing** inventory under that part number or any of the cross-referenced part numbers.

The Message...

... send an individually addressed request for a quote, via e-mail or fax, to each **seller** **listing** a part in stock. Thus, ILS will offer some support for the selection phase as...Malone et al.1987), which increases the efficiency of a dyadic relationship by creating electronic **linkages** that go beyond the exchange of routine order/invoice information. Electronic integration, however, presumes a long term relationship between **buyer** and **seller** -the highest levels of electronic integration, in fact, such as automated stock replenishment, or "vertical...feel that overall prices in the industry had been significantly lowered. Because ILS did not **list** prices, he felt that most **sellers** did not have the time to use the system to routinely gather market intelligence and...

... ILS, based on the broker's knowledge of the market, to determine which of the **sellers** **listing** the part are actually likely to have the part and also represent the condition of... the identification of potential trading partners, and not for selection.

2. Product differentiation: The technical **specifications** of aircraft parts are **determined** by aircraft and parts manufacturers, of which there are very few in number. In fact...of brokers. Ultimately, sellers will decide, based on their own interests, whether or not to **list** prices. Fortunately, in this case, **sellers** and brokers have consistent interests. Thus, sellers in the aircraft parts industry are unlikely to...

... by brokers is a function that may be termed "data validation." As noted earlier, sometimes **sellers** **list** parts on ILS that they do not have in inventory, hoping to get buyers to...access and brokers are unlikely to add much value with just the simple task of **matching** **buyers** and **sellers** .

If an electronic market supports just identification, with product information, and not selection, with direct... particular interest. An example is uVision (<http://www.uvision.com>), an electronic market in which **sellers** agree to **list** their prices for branded computer products (Crowston 1996). What motivates **sellers** to agree to **list** prices on an electronic market such as this? How do buyers use such an electronic...

20/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01051491 97-00885

**Alternative paradigms for manufacturing strategy**

Voss, C A

International Journal of Operations & Production Management v15n4 PP:  
5-16 1995

ISSN: 0144-3577 JRNL CODE: IJO

WORD COUNT: 4789

...TEXT: Hill[5]. He argues that in each market in which the company operates it should **identify** those **criteria** that win orders against the competition. His order-winning criteria include price, delivery, quality, product...

... be in a market, even if they do not win orders. He suggests methodologies for **identifying** order winning and qualifying **criteria**. New[6] talks of "competitive edge" and "hygiene" factors. A similar approach is used by...

...such as Porter. His generic strategies, cost leadership, differentiation and focus, can be considered as **business priorities** directing manufacturing choice and management. Attempts have been made to define generic manufacturing strategies. Stobaugh...need to attain internal and external consistency, and is a contingency-based approach. Failure to **match** with external **business**, product and **customer** factors can lead to a mismatch with the market. Also emphasized is the importance of...

20/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00886788 95-36180

**Selecting and using a system calls for tactical approach**  
Rothberg, Gabriel B  
National Real Estate Investor v36n7 PP: 86-96+ Jul 1994  
ISSN: 0027-9994 JRNL CODE: NRE  
WORD COUNT: 5386

...TEXT: changes, and justified the coupling of systems studies and strategic planning studies. However, today this **linkage** is often unnecessary and requiring it may inhibit progress, unduly disrupt business operations and tie up valuable executive resources.

The majority of today's potential **customers** for automated property management systems already have strategic **business** plans and ongoing programs for maintaining and refining such plans. Those companies that lack strategic...

...participants to conduct the study and selection process;

- \* determining the requirements for external technical and **business** advisory support;
- \* establishing and **ranking** suitable selection **criteria** and constraints; and

- \* **determining** when benefits outweigh the costs of introducing change and dictate that implementation is appropriate.

When...

20/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00850877 95-00269

**Marketing universals: Consumers' use of brand name, price, physical appearance, and retailer reputation as signals of product quality**  
Dawar, Niraj; Parker, Philip  
Journal of Marketing v58n2 PP: 81-95 Apr 1994  
ISSN: 0022-2429 JRNL CODE: JMK  
WORD COUNT: 11170

...TEXT: can be pooled if no statistical differences are observed, given

appropriately large sample sizes and **predetermined** rejection **criteria** .

This test rationale places emphasis on managerially relevant differences, as opposed to statistical differences. We...executive training seminars, and actually worked for the same firm (IBM). In spite of this **matching** , Hofstede nevertheless finds substantial differences in self-reported behaviors across cultures (e.g., uncertainty avoidance). Similar **consumer** research also has found cultural differences among **business** students (Durvasula et al. 1993).

To evaluate possible biases further, three statistical tests were performed ...reveals the following for all four definitions of culture:

- \* mean brand name signals are always **ranked** highest,
- \* mean **retailer** reputation signals are always **ranked** lowest, and
- \* mean price signals are always **ranked** between brand name and **retailer** reputation.

The **rank** order of physical appearance is generally below price and above retailer reputation, yet there are...

20/3,K/5 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01702317 SUPPLIER NUMBER: 16241868 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Nexpo, II: electronic delivery, output, digital photography, image databases. (report on Nexpo 1994 conference) (includes color photo insert comparing image quality of output from four digital cameras)**  
Edwards, Stephen E.; Neeff, David; Rossello, Rosanne; Tribute, Andrew  
Seybold Report on Publishing Systems, v23, n22, p3(55)  
August 15, 1994  
ISSN: 0736-7260 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 39427 LINE COUNT: 03014

... photo, opposite page). Lookahead has established a general appearance for the page, consisting of a **list** of options (news, sports, **business** , tv, etc.) and a story area divided into three columns, each of which can be...and transmission timing.

Its newswire facility provides notification of the receipt of urgent stories meeting **predetermined criteria** ; search and retrieval of text items without exiting standard word processors; archival into an indexed... of getting tangled in a world of satellite, dial- up and fiber-optic communication issues.

**Business Link** is blazing trails and proving to its **customers** that isdn and switched digital service is better than modems and pots (plain-old telephone service), creating a wide-area network for publishing operations.

**Business Link** acts as a single point of contact to design, set up servers, and connect and...

20/3,K/6 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09192366 SUPPLIER NUMBER: 19005979 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Reaching home-based businesses. (direct marketing tips)**  
Target Marketing, v19, n12, p48(4)  
Dec, 1996  
ISSN: 0889-5333 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1655 LINE COUNT: 00139

...ABSTRACT: for instance, provides marketers with business and consumer information while Database America's Home-Based **Business** Database has a **listing** of over 2.3 million with 12 different selects such as name, phone

number, gender...

... literally hidden from conventional compilation techniques," says Oxman. Compiled from Experian's own databases on **consumer** and **business** information, there are, according to Oxman, thousands of home-based **businesses** unknown to other list compilers.

Experian's **BusinessOwner Link** offers direct marketers an opportunity to increase response rates by learning more about the business ...

...95 million-household Consumer Information Database. "We've constructed a highly specialized and valuable small **business** segment with comprehensive and corresponding **consumer** demographics," says Permuy. The Home/Work Connection offers 650,000 **businesses** matched with **consumer** demographics and behavior characteristics.

American **Business Lists** (ABL) compares its **business** file to the U.S. Postal Service's Delivery Sequence File (DSF), first offered in...

...www.imarketinc.com) via the AT&T Business Network.

#### SMALLER NUMBERS: BIG POSSIBILITIES

Common in **business -to-business** list selects is number of employees - the lowest is one to about six. Jam Communications' Bullseye... market. "We believe we were pioneers in seeking out and recommending small office/home office **business** lists to our brokerage clients," says Kroll. "We've been working in this marketplace before SOHO...

...office/home office. Familiarization with the product offerings will enable you to target specific selection **criteria**.

\* Run DSF to **determine** if the addresses are residential or commercial.

Response Media Products represents the New England Business Service customer database, one of the largest files to exclusively reach small **businesses**, says Torgersen.

A good list broker should be able to point you in the right direction. Also be sure to...

21/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01269608 99-19004

#### The value of customer relationships

Cumby, Judith A; Barnes, James G  
CA Magazine v129n5 PP: 42-44 Jun/Jul 1996  
ISSN: 0317-6878 JRNL CODE: CCA  
WORD COUNT: 2017

...TEXT: a customer can offer (see Exhibit 1). Allocatable benefits are those that can be directly **linked** with an individual customer or customer segment.

Our first step in estimating the strength and value of **customer** relationships was to **determine** the **criteria** used in various **businesses** to distinguish a valuable **customer** from a less valuable one. Organizations that deal with "anonymous" customers, such as most retail...

21/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00656063 93-05284

#### Measuring Success in AMT Implementation Using Customer-Supplier Interaction Criteria

Zairi, Mohamed  
International Journal of Operations & Production Management v12n10 PP: 34-55 1992  
ISSN: 0144-3577 JRNL CODE: IJO  
WORD COUNT: 4628

...TEXT: Souder study amongst others. Souder 1! for instance looked at 235 projects in order to **determine criteria** for technical/commercial success. This study concluded that the conditions which fulfil technical success were related to clarity in problem definition, the quality of available resources, the degree of **match** between the organizations concerned, the type of technology handled and also the level of technical expertise. Criteria for **business** success were related to a close understanding of **customer** requirements, careful planning and the presence of technical expertise.

Another study conducted by Rubenstein and...

21/3,K/3 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04148689 Supplier Number: 46057135 (USE FORMAT 7 FOR FULLTEXT)  
**IBNL FORGES INTO THE FUTURE OF BUYING AND SELLING WITH SOURCE INTERACTIVE SOFTWARE**  
PR Newswire, p0110LAW034  
Jan 10, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 732

... SOURCE is easy to install and even easier to use. From their SOURCE-equipped PCs, **buyers** and **sellers** modem information to the IBNL central system (the ability to conduct business over the Internet is planned for the first quarter of 1996). After quickly **matching** needs and requirements across more than 1,500 categories, SOURCE interactively delivers the **buyer** 's request to appropriate **sellers** .

A **buyer** fills out an on-screen SOURCE template that describes his or her procurement needs, including...

...also include attachments, such as computer drawing files, pictures and schematics, Email and other product **specifications** .

Sellers **identify** their products and services on a SOURCE template and can see potential customers on demand...

21/3,K/4 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

04454396 Supplier Number: 56194077 (USE FORMAT 7 FOR FULLTEXT)  
**YBAG: Retailers rushing to Ybag >T.**  
M2 Presswire, pNA  
Oct 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 520

... a link to a website. When the user returns to their Ybag, they will have **matches** highlighted for them either by price, availability or other **criteria determined** by the **consumer** in their original request. The system thus allows a **retailer** to play-up its key competitive strengths whether they be pricing, after-sales service, proximity...

22/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01836680 04-87671  
**Programming for 'share of customer'**  
Anonymous  
Supermarket Business v54n6 PP: 31-34 Jun 1999

ABSTRACT: A roundtable discussion of the technological applications food **retailers** are using to solidify their **link** to the **consumer** and generate much-needed sales growth is presented. According to Gary Hawkins, CEO of Green Hills Farms Store Inc., electronic-based communication fulfills a **number** of **criteria**, including: one-to-one marketing and cost-effectiveness. Mike Miller, director of information systems at...

22/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00647721 92-62661

**A Linkage Approach to Industrial Location**  
Anderson, Donald; Johnston, Stephen A.  
Growth & Change v23n3 PP: 321-334 Summer 1992  
ISSN: 0017-4815 JRNL CODE: GRC  
WORD COUNT: 3881

...TEXT: As it turns out, 11 of the industries are on both lists--they are significant **sellers** to, and **buyers** from magnet industries. Thus, 142 target industries satisfy one or both **linkage criteria**. Several thousand facilities in the United States are classified in 142 manufacturing industries with strong interindustry...

22/3,K/3 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06678839 Supplier Number: 55901646 (USE FORMAT 7 FOR FULLTEXT)  
**Brodia to Integrate Frictionless Commerce's Comparison-Shopping Services.**  
PR Newswire, p5759  
Sept 29, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 656

... version of its online shopping service.  
Today, Brodia offers an online shopping service that enables **consumers** to automatically complete **merchant** order forms across the Web; capture and organize **merchant** mail and order records; access direct **links** to **merchant customer** service; set product preferences in dozens of categories; and invite in special offers based on...

...Brodia consumers will soon be able to search for and compare products based on a **number** of decision **criteria** including product features and merchant features, as well as price. Shoppers can then be guided...

22/3,K/4 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02124583 SUPPLIER NUMBER: 20040889  
**The problem with findability. (Extensible Markup Language, Web search engines) ('Net Insider) (Internet/Web/Online Service Information) (Column)**  
Bradner, Scott  
Network World, v14, n46, p48(1)  
Nov 17, 1997  
DOCUMENT TYPE: Column ISSN: 0887-7661 LANGUAGE: English  
RECORD TYPE: Abstract

...ABSTRACT: life easier for online merchants by letting potential customers search for products and services on **multiple criteria**. XML lets Web developers define their own document types, which could be defined



by network...

...on what tags to use for specific data. The search engine could then list all **merchants**, how many products were in stock **matching** the **customer** description, and their prices. Different **merchants** would use different criteria defined by XML: **buyers** might search for the lowest price with commodity items, but for location and service for...

22/3,K/5 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0940259 DCTU052  
REALTORS ANNOUNCE NEW HOME PAGE

DATE: April 23, 1996 16:28 EDT WORD COUNT: 470

...electronic  
property ads feature, and permits them to search for properties using a variety of **criteria**, including price, room **number**, size, layout, and amenities. The property ads let consumers enter between four and more than...

...find listings that most closely meet their needs.  
Properties are listed in the order of **matching** criteria.

"NAR, as 'The Voice for Real Estate,' has a responsibility to serve as the single, authoritative source for **consumers** to obtain real estate resources, as **buyers** and **sellers** increasingly turn to the information highway for knowledge they need," Godi said.

"We have designed...

22/3,K/6 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09646588 SUPPLIER NUMBER: 17852283 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Competitor mystery shopping: methodological considerations and implications for the MRS Code of Conduct. (Market Research Society)**  
Dawson, Janet; Hillier, Jill  
Journal of the Market Research Society, v37, n4, p417(11)  
Oct, 1995  
ISSN: 0025-3618 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3204 LINE COUNT: 00334

... for all the outlets in an organisation to be mystery shopped by a competitor, otherwise **customers** and the **business** may suffer. However a significant number should be conducted to provide robust data.

There could be some guidelines **linking** the frequency of assessments to the length of the visit, but again this may depend...

...would seem to be no 'all embracing answer' but only answers which are dependent on **several criteria**.

Table 4.1b

Reasons for stating  
frequency

Total  
%

Base - all (88)

Disruptive to business if...

22/3,K/7 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

04136961 SUPPLIER NUMBER: 07848306 (USE FORMAT 7 ONLY FOR FULL TEXT)  
**Asking users to judge IS. (information systems services) (includes related articles on Kodak Co.'s performance measurement system and how to judge)**  
Moad, Jeff  
Datamation, v35, n21, p93(4)  
Nov 1, 1989  
ISSN: 1062-8363 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2906 LINE COUNT: 00226

... system explained two critical points: first, the user satisfaction survey results were just one of **several criteria** on which IS performance would be judged. Second, the introduction of detailed IS performance measurements...

...IS] people understood that they had to start running the internal IS function as a **business** and that they needed to generate a **customer** orientation and focus, they started to perceive the surveys as a tool rather than a threat," says Pfendt.

By **linking** surveys to other IS performance measurement tools and to service-level agreements, experts say, IS...

23/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01269608 99-19004

**The value of customer relationships**  
Cumby, Judith A; Barnes, James G  
CA Magazine v129n5 PP: 42-44 Jun/Jul 1996  
ISSN: 0317-6878 JRNL CODE: CCA  
WORD COUNT: 2017

...TEXT: a customer can offer (see Exhibit 1). Allocatable benefits are those that can be directly **linked** with an individual customer or customer segment.

Our first step in estimating the strength and value of **customer** relationships was to **determine** the **criteria** used in various **businesses** to distinguish a valuable **customer** from a less valuable one. Organizations that deal with "anonymous" customers, such as most retail stores and companies that deal with the end consumers of low-margin **goods** and **services**, often have no formal basis to discern customer value. For those companies that do maintain...

23/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00656063 93-05284

**Measuring Success in AMT Implementation Using Customer-Supplier Interaction Criteria**  
Zairi, Mohamed  
International Journal of Operations & Production Management v12n10 PP: 34-55 1992  
ISSN: 0144-3577 JRNL CODE: IJO  
WORD COUNT: 4628

...TEXT: the degree of success in technological innovation diffusion. Some refer to the diffusion of new **product** development such as project SAPPHO, project NEWPROD and the Souder study amongst others. Souder 1! for instance looked at 235 projects in order to **determine criteria** for technical/commercial success. This study concluded that the conditions which fulfil technical success were related to clarity in problem definition, the quality of available resources, the degree of **match** between the organizations concerned, the type of technology handled and also the level of technical expertise. Criteria for **business** success were related to a close understanding of **customer** requirements, careful

planning and the presence of technical expertise.  
Another study conducted by Rubenstein and...

23/3,K/3 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04148689 Supplier Number: 46057135 (USE FORMAT 7 FOR FULLTEXT)  
**IBNL FORGES INTO THE FUTURE OF BUYING AND SELLING WITH SOURCE INTERACTIVE SOFTWARE**  
PR Newswire, p0110LAW034  
Jan 10, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 732

... SOURCE is easy to install and even easier to use. From their SOURCE-equipped PCs, **buyers** and **sellers** modem information to the IBNL central system (the ability to conduct business over the Internet is planned for the first quarter of 1996). After quickly **matching** needs and requirements across more than 1,500 categories, SOURCE interactively delivers the **buyer** 's request to appropriate **sellers** .

A **buyer** fills out an on-screen SOURCE template that describes his or her procurement needs, including...

...may also include attachments, such as computer drawing files, pictures and schematics, Email and other **product specifications** .

Sellers **identify** their products and services on a SOURCE template and can see potential customers on demand...

23/3,K/4 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

04454396 Supplier Number: 56194077 (USE FORMAT 7 FOR FULLTEXT)  
**YBAG: Retailers rushing to Ybag >T.**  
M2 Presswire, pNA  
Oct 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 520

... before 1st December qualifies for a six month free trial of the Ybag service.

The **service** works around the principle of a consumer's requesting an item by simply typing in...matches if they do not have the exact item requested. At the centre of the **service** lies a Ybag, a unique private mailbox, from which users can request exactly what theythey will have **matches** highlighted for them either by price, availability or other **criteria determined** by the **consumer** in their original request. The system thus allows a **retailer** to play-up its key competitive strengths whether they be pricing, after-sales **service** , proximity to the customer, warranties or simply its reputation.

Dylan Schlosberg, Managing Director of Ybag...

24/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01605843 02-56832  
**Promoting business contracts: A guide to organizing buyers-sellers meetings**  
Roelofsen, Hendrik; Srivastava, Sonia  
International Trade Forum n3 PP: 4-13 1997  
ISSN: 0020-8957 JRNL CODE: ITF  
WORD COUNT: 3881

...TEXT: during the meeting and to provide guidance to participants, it is advisable to limit the **number** of companies in the final **selection** to between 50 and 100. Ideally at least 25% of the participants should be importers...

24/3,K/2 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06788399 Supplier Number: 57384728 (USE FORMAT 7 FOR FULLTEXT)  
**DealTime.com Announces DealAgent, a Patent-Pending Dynamic Pricing Engine.**  
Business Wire, p0076  
Nov 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 589

... sweet spot" in e-commerce."  
DealTime.com, with more visitors than any competing comparison-shopping **service** (close to one million in September; source: PC Data), provides true "e-convenience," by mining the entire Web, including online **retailers**, auctions, classifieds and buying groups, for the **products** **consumers** want at the prices they are willing to pay. Consumers can track deals over time and may be alerted to new ones that **match** their **product** **selections**. Using the **service**'s **numerous** notification methods, shoppers find out whether their selections are available via e-mail, pager, cell...

24/3,K/3 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06678839 Supplier Number: 55901646 (USE FORMAT 7 FOR FULLTEXT)  
**Brodia to Integrate Frictionless Commerce's Comparison-Shopping Services.**  
PR Newswire, p5759  
Sept 29, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 656

... into the next version of its online shopping service.  
Today, Brodia offers an online shopping **service** that enables **consumers** to automatically complete **merchant** order forms across the Web; capture and organize **merchant** mail and order records; access direct **links** to **merchant** **customer** **service**; set **product** preferences in dozens of categories; and invite in special offers based on those preferences. With...

...Frictionless Value-Comparison Engine, Brodia consumers will soon be able to search for and compare **products** based on a **number** of decision **criteria** including **product** features and merchant features, as well as price. Shoppers can then be guided through additional decision analysis to help them select the **product** that best satisfies their needs.

"Our goal is to support shoppers throughout the sales cycle...

24/3,K/4 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06174130 Supplier Number: 54029934 (USE FORMAT 7 FOR FULLTEXT)  
**Rapid Link GmbH Launches Direct Dial Services in Germany.**  
PR Newswire, p0282  
March 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade

Word Count: 422

... affordable international as well as domestic calling rates," said Matthias Neubert, managing director of Rapid Link GmbH. "The two direct dial **services** that we have chosen to offer are the most in demand among German residents and small **business** owners."

Call-by-call for residential **customers** is a dial around **service** that is comparable to the 10-10-xxx **services** available in the U.S. To activate a call- by-call, the customer dials 01065 before the **number** . The pre-selection **service** allows small businesses to dial direct, similar to a 1+ **service** , when making long distance calls. Rapid Link GmbH also offers the CommLink Calling Card, which...

24/3,K/5 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02124583 SUPPLIER NUMBER: 20040889  
The problem with findability. (Extensible Markup Language, Web search engines) ('Net Insider) (Internet/Web/Online Service Information) (Column) Bradner, Scott  
Network World, v14, n46, p48(1)  
Nov 17, 1997  
DOCUMENT TYPE: Column ISSN: 0887-7661 LANGUAGE: English  
RECORD TYPE: Abstract

...ABSTRACT: Language (XML) may make life easier for online merchants by letting potential customers search for **products** and **services** on **multiple criteria** . XML lets Web developers define their own document types, which could be defined by network...

...of merchants would agree on the basic format to put in a Web page advertising **products** and **services** and on what tags to use for specific data. The search engine could then list all **merchants** , how many **products** were in stock **matching** the **customer** description, and their prices. Different **merchants** would use different criteria defined by XML: **buyers** might search for the lowest price with commodity items, but for location and **service** for such vendors as auto dealers.

24/3,K/6 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

04136961 SUPPLIER NUMBER: 07848306 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Asking users to judge IS. (information systems services) (includes related articles on Kodak Co.'s performance measurement system and how to judge) Moad, Jeff  
Datamation, v35, n21, p93(4)  
Nov 1, 1989  
ISSN: 1062-8363 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2906 LINE COUNT: 00226

... system explained two critical points: first, the user satisfaction survey results were just one of **several criteria** on which IS performance would be judged. Second, the introduction of detailed IS performance measurements...

...IS] people understood that they had to start running the internal IS function as a **business** and that they needed to generate a **customer** orientation and focus, they started to perceive the surveys as a tool rather than a threat," says Pfendt.

By **linking** surveys to other IS performance measurement tools and to service-level agreements, experts say, IS...

24/3,K/7 (Item 1 from file: 20)

DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

05938990 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**DealTime.com Introduces Shopping Service That Does the Legwork for Consumers**  
BUSINESS WIRE  
June 28, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 690

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... track deals over time and immediately notify consumers of additional deals that meet their product **selections**.

DealTime.com offers **several** notification methods, including pager, e-mail and the unique Desktop Notifier, a user-friendly piece...

25/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00861704 95-11096  
**Customer expectations and perceptions of service quality in retail apparel specialty stores**  
Gagliano, Kathryn Bishop; Hathcote, Jan  
Journal of Services Marketing v8n1 PP: 60-69 1994  
ISSN: 0887-6045 JRNL CODE: JSV  
WORD COUNT: 3754

...TEXT: of these relationships and the magnitude of these differences (see Table II [table omitted]).

#### PATRONAGE CRITERIA IMPORTANCE

To **determine** the importance **customers** placed on store **service**, respondents were asked to allocate 100 points among the following store patronage criteria: merchandise; price...

...of consumers.

A final implication of this study underscores the current success of specialty store **retailers**. Store service, **ranked** third in patronage criteria, has been cited as a major factor in specialty retailing success ...

25/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00795838 94-45230  
**Profit from your principles**  
Brill, Jack; Reder, Alan  
Financial Executive v9n6 PP: 54-56 Nov/Dec 1993  
ISSN: 0895-4186 JRNL CODE: FEX  
WORD COUNT: 1273

...TEXT: year and a half it has turned in an uncharacteristically flat performance, it still received **Business** Week's highest **ranking** ("superior performance") in the publication's latest annual ratings, based on a long-term risk...

...you to do an extra layer of research, but it pays off, because most SRI **criteria** also **identify** well-run companies and therefore better-performing stocks. For instance, studies show that when employees...

... they tend to be more productive, offer constructive suggestions for

improving the company, provide better **customer service** and so on. Total quality management rarely works in a company without a strong pro...

25/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00721915 93-71136

**Building business and application systems with the Retail Application Architecture**

Stecher, Peter

IBM Systems Journal v32n2 PP: 278-306 1993

ISSN: 0018-8670 JRNL CODE: ISY

WORD COUNT: 14914

...TEXT: business process Determine Product Needs. The product needs determined in this process can be specific **customer** requests for a particular **product** such as a complete kitchen made to **specifications**. It also covers **determining** and processing orders by **customers** for **items** that are simply out of stock. It can be the sales forecast of items that... business processes; for each business process, all entities and relationships that occur in it are **listed**. We noticed that **business** users prefer to think in terms of processes.

The link between the RAA data model...

... competitors? Once the weaknesses of the business are identified, the static functional model allows the **retailer** to redesign **business** processes and set **priorities** for which **business** areas to improve, to invest in, or to dispose of. Different options of running a...

25/3,K/4 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

07725873 Supplier Number: 64450181 (USE FORMAT 7 FOR FULLTEXT)  
**eToys Named Top Performing Retail Web Site in Study Published by Fortune Magazine.**

Business Wire, p0120

August 22, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 533

... WIRE)--Aug. 22, 2000

In a comprehensive and independent study of the performance of Internet **retailers**, eToys Inc. (Nasdaq:ETYS) **ranked** number one among 50 leading Web sites, according to a report published in the September...

...robust, intense analysis of the e-commerce customer experience."

Resource Marketing said more than 500 **criteria** were used to **determine** how well the leading sites delivered on their brand promises. Researchers spent a minimum of...

...nearly 200 times that of the average shopper. Measures included site speed, ease of use, **product** selection and presentation, **customer service** and shipping.

The five top-ranked sites were, in order, eToys, Landsend.com, Amazon.com...

25/3,K/5 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

02645780 Supplier Number: 43522799 (USE FORMAT 7 FOR FULLTEXT)

RANK SEEKS TO LIMIT BUSINESS ON MAJOR SELLTHROUGH RELEASES  
Video Week, v13, n49, pN/A  
Dec 14, 1992  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 716

(USE FORMAT 7 FOR FULLTEXT)

RANK SEEKS TO LIMIT BUSINESS ON MAJOR SELLTHROUGH RELEASES  
TEXT:

In effort to expend less effort on low-profit **business**, Rank Retail Services is setting new pricing policies aimed at purchasing fewer copies of major sellthrough...

Rank is using 4 **criteria** to **determine** which titles fall under new pricing: (1) Any new release studios expect will ship more...

...when the product doesn't sell through." Therein lies key to pricing changes -- how much **product consumers** will buy -- Steck told us. In letter, he said: "I believe that way too much..."

...needs to do a better job of assessing what will move through."

Under new policies, Rank is charging **retailers** its cost plus 11% on non-Disney product, giving 2% discount for prompt cash payment...

25/3,K/6 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

00970190

**Beatrice Foods selects a new ad agency roster for its domestic advertising business.**

Advertising Age November 14, 1983 p. 12,1001

... the agency contest were Leo Burnett USA, Marsteller and McCann-Erickson. Each agency working on **consumer -product** or **service** accounts received at least \$7.5 million in Beatrice business; most will handle \$10-20...

... for needs, media spending at incumbent agencies, examined the top 30 agencies in billings to **determine** competitive conflict; **determined** selection **criteria**; developed a list of qualified agencies and 16 product assignment alternatives; narrowed assignment alternatives to 3, giving each agency at least \$7.5 million in consumer **business**; gave operating divisions a **list** of agencies that could compete for their business; agency capability presentations were heard by division...

25/3,K/7 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01539987 SUPPLIER NUMBER: 12704112 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Reshaping risk at Cigna. (insurance firm adopts client-server architecture, reorganizes operations) (includes related articles on desktop mainframe access, distributing insured risk, cost-cutting) (Case Study)**

Middleton, Timothy

Corporate Computing, v1, n5, p168(5)

Nov, 1992

ISSN: 1065-8610

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3351

LINE COUNT: 00260

...ABSTRACT: Caron with the mandate to examine every system and operation and modify them to improve **customer** focus, **products** and, ultimately, the company's financial standing. Cigna replaced its 3720 terminal emulation system with...

...in actively determining how technology could improve operations, rather



than merely developing applications to a **pre-determined specification**. Caron's overall philosophy is that sophisticated technology cannot compensate for bad business practices.  
... ideas. I believe that technology plays a key but supporting role in each of our **business priorities**, explains Taylor. Ray Caron understands that even the most advanced technology can't improve performance...

25/3,K/8 (Item 1 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0192526

DC015

GROUP 1 SOFTWARE PRESIDENT ADDRESSES USERS REGARDING U.S. POSTAL SERVICE CONTRACT

DATE: August 10, 1989 14:51 E.T. WORD COUNT: 472

...USPS with a substantial amount of Group 1 mail management software.

Friedman said: "The Postal **Service** is a significant Group 1 **customer**, but one with an unusual story. After extensive evaluation, the USPS found our products met...

...Group 1 competitor based on a one-word error made by the USPS in their **specifications**."

Friedman continued: "We then **determined** that Group 1, as the industry leader, would take an unusually bold and, we believed...

...of internally generated mailings.

Friedman also referred to Group 1's selection as 48th in **Business Week's list** of "100 Best Small Corporations" (May 1989) and as 17th in OTC Review's recent...

25/3,K/9 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

04009057 Supplier Number: 53183828 (USE FORMAT 7 FOR FULLTEXT)

-SECURE COMPUTING: Secure Computing opens professional services division for Europe.

M2 Presswire, pNA

Nov 4, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 495

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...it might be improved, now have a local team of personnel and resources for European **customers**. The Professional **Services** team, made up of experienced security experts, offers three categories of assistance: Security Assessment **prioritises** risks based on the **business** value and desired security level assigned to various assets and determines whether hardware architectures, software...

...and evolve. Security Policy Development defines a framework for managing and protecting information assets. It **determines** appropriate **criteria** and procedures for addressing changing internal and external requirements, assets and conditions. In addition, it...

25/3,K/10 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2000 The Gale Group. All rts. reserv.

04631024      SUPPLIER NUMBER: 09093289      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Arcata's new Martinsburg plant shifts into high gear. (Arcata Graphics)**  
Frank, Jerome P.  
Publishers Weekly, v237, n24, p42(4)  
June 15, 1990  
CODEN: PWEEA      ISSN: 0000-0019      LANGUAGE: ENGLISH      RECORD TYPE:  
FULLTEXT  
WORD COUNT: 3080      LINE COUNT: 00233

... request comes in, a manager of loading--a new post--checks a list of plant **criteria** to **determine** which facility would best **service** the needs of that **customer**. "We download that information into the scheduling departments at each location," Daum said, "but the...information is always no more than one minute and a few seconds old."

As for **business** for the fall **lists**, Owens looks ahead, saying that "everybody knows that the industry is volatile, unstable and unpredictable..."

25/3,K/11      (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

04551632      SUPPLIER NUMBER: 08267248      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**How U.S. electronics CEOs will address the new competitive priorities. (Challenges for the 1990s)**  
Rayner, Bruce C.P.  
Electronic Business, v16, n6, p34(6)  
March 19, 1990  
ISSN: 0163-6197      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3389      LINE COUNT: 00274

... more strongly on their company's customers. Seventy-one percent of all CEOs surveyed think **customer service** will be a "very important" challenge in the next five years (Chart 5). Similarly, competitive advantage is **determined** by many **criteria**, but **customer service** is the only determinant that CEOs expect to become significantly more important in the future...on the minds of most CEOs, it is not a high priority. International competition is **ranked** only seventh as a key **business** issue for the future, while foreign trade barriers and unfair import laws rank even lower...

25/3,K/12      (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

03938206      SUPPLIER NUMBER: 07234270      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Market perceived quality: key strategic concept. (includes related article on assessing relative quality)**  
Gale, Bradley T.; Buzzell, Robert D.  
Planning Review (a publication of the Planning Forum), v17, n2, p6(11)  
March-April, 1989  
ISSN: 0094-064X      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 6640      LINE COUNT: 00541

... Relative Quality." All of the quality scores . . . are expressed as percentiles. Thus, for example, a **business** whose relative quality assessment **ranked** in the bottom fifth of the PIMS data base is represented by a percentile rating...evaluate the quality of its products from an internal perspective: Does the product conform to **predetermined specifications**? Without denying the importance of quality assurance, managers also need to understand that potential customers often have little or no appreciation of how closely the **product** matches its specifications. Instead, **customers** see the offering as it arrives in its marketplace and they measure it relative to...

25/3,K/13 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

02170837 SUPPLIER NUMBER: 03419434 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Korea revises rules to attract foreign investors.**  
Business America, v7, p34(1)  
Sept 3, 1984  
CODEN: BUAMDM ISSN: 0190-6275 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 738 LINE COUNT: 00062

... and coal griquettes; operation of casinos; publishing; real estate brokerage and property rental; liquor wholesale **businesses** ; and agricultural production. The resricted **list** covers areas where the Korean government is not presently interested in foreign investment, but could...

...a foreign investor after a case-by-case reveiw by the relevant ministries, the specific **criteria** for eligibility will be **determined** by a Foreign capital Project Review Committee. Foreign investment in restricted areas or in other low priority sectors, such as **consumer products** and **service** industries, will not benefit from the holiday.

Finally, capital goods imported by industries other than...

?

S26  
S27

14 S3 AND S4  
10 RD (unique items)

27/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01789875 04-40866

**Uses and consequences of electronic markets: An empirical investigation in the aircraft parts industry**

Choudhury, Vivek; Hartzel, Kathleen S; Konsynski, Benn R

MIS Quarterly v22n4 PP: 471-507 Dec 1998

ISSN: 0276-7783 JRNL CODE: MIS

WORD COUNT: 16910

...TEXT: Malone et al.1987), which increases the efficiency of a dyadic relationship by creating electronic **linkages** that go beyond the exchange of routine **order** /invoice information. Electronic integration, however, presumes a long term relationship between **buyer** and **seller** -the highest levels of electronic integration, in fact, such as automated stock replenishment, or "vertical... the identification of potential trading partners, and not for selection.

2. Product differentiation: The technical **specifications** of aircraft parts are **determined** by aircraft and parts manufacturers, of which there are very few in number. In fact...

27/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01536149 01-87137

**Supplier selection decisions in systems/software purchases**

Gustin, Craig M; Daugherty, Patricia J; Ellinger, Alexander E

International Journal of Purchasing & Materials Management v33n4 PP: 41-46 Fall 1997

ISSN: 1055-6001 JRNL CODE: JPR

WORD COUNT: 3493

...TEXT: to gauge the relative importance of supplier selection criteria.15

The number and range of **criteria** should be **determined** based upon the product/ service being evaluated. Research conducted by Dempsey examined 20 different vendor...Management, vol. 25, no. 4 (Fall 1989), pp. 9-18; R. E. Spekman, "Strategic Supplier **Selection** : Understanding Long-Term **Buyer** Relationships," **Business Horizons**, vol. 31, no. 4

Reference:

(July-August 1988), pp. 75-81; C. A. Watts, K. Y. Kim, and C. K. Hahn, " **Linking Purchasing** to Corporate Competitive Strategy," International Journal of Purchasing and Materials Management, vol. 28, no. 4...

27/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00871856 95-21248

**The best of the best**

Brouillard, Robert V; McCallum, John S; D Cruz, Joseph R; Finlay, J Richard ; et al

Business Quarterly v58n4 PP: 87-151 Summer 1994

ISSN: 0007-6996 JRNL CODE: BSQ

WORD COUNT: 34200

...TEXT: work closely with our customers to integrate our production planning systems with theirs and to **link** our computer systems to theirs for **purchasing** . More important, we have to understand and participate in their business strategy processes because we must develop our **business**

strategies in harmony with **customer** plans. These vertical systems for integrated strategy development will be an important element in the...To avoid confusion or misinterpretation, for the purposes of this analysis I have chosen three **criteria** to **determine** success:

- \* Growth rate exceeding GNP,
- \* Return on invested capital above industry average, and
- \* At least...

27/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00777038 94-26430

**Evasion effects of changing the tax mix**  
Kesselman, Jonathan R  
Economic Record v69n205 PP: 131-148 Jun 1993  
ISSN: 0013-0249 JRNL CODE: IERC  
WORD COUNT: 11974

...TEXT: intermediate inputs will always demand invoices in order to substantiate their VAT credit claims for **purchases**. The weakest **link** for an indirect tax arises at the point of sale to final **consumers**, both by **retailers** of goods and suppliers of services to households. Since the tax authorities do not audit... the indirect tax base. But the balance between these two forms of taxation should be **determined** by broader **criteria** of efficiency, equity, and practical operation rather than evasion.

1 Ballard et al. (1985) find...

27/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00752322 94-01714

**Strategic alliances in purchasing: Transportation is the vital link**  
Gentry, Julie J  
International Journal of Purchasing & Materials Management v29n3 PP:  
11-17 Summer 1993  
ISSN: 0094-8594 JRNL CODE: JPR  
WORD COUNT: 4115

...TEXT: that demands on the supply chain are met.

It becomes obvious that the transportation of **purchased** materials is a vital **link** in any strategic alliance agreement. However, the cost-effective transport of quality products is not the only concern in cooperative **buyer** and **seller** relationships. If the **purchase** products do not meet delivery requirements, such a service failure will likely have a detrimental...Purchasing, January 19, 1989, pp. 62-70.

12. Thomas E. Hendrick and William A. Ruch, "**Determining** Performance Appraisal **Criteria** for Buyers," Journal of Purchasing and Materials Management, vol. 24, no. 3, pp. 18-26...

27/3,K/6 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04148689 Supplier Number: 46057135 (USE FORMAT 7 FOR FULLTEXT)  
**IBNL FORGES INTO THE FUTURE OF BUYING AND SELLING WITH SOURCE INTERACTIVE SOFTWARE**  
PR Newswire, p0110LAW034

Jan 10, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 732

... SOURCE is easy to install and even easier to use. From their SOURCE-equipped PCs, **buyers** and **sellers** modem information to the IBNL central system (the ability to conduct business over the Internet is planned for the first quarter of 1996). After quickly **matching** needs and requirements across more than 1,500 categories, SOURCE interactively delivers the **buyer's request** to appropriate **sellers**.

A **buyer** fills out an on-screen SOURCE template that describes his or her procurement needs, including...

...also include attachments, such as computer drawing files, pictures and schematics, Email and other product **specifications**.

Sellers **identify** their products and services on a SOURCE template and can see potential customers on demand...

...template and can connect with potential customers on demand when a buyer sends out a **request** that **matches** any category they have enrolled under.

**Sellers** are connected to the **requests** of all on-line **buyers**.

In addition to expanding the global marketplace in scope and size, the reporting features of...

27/3,K/7 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

04454396 Supplier Number: 56194077 (USE FORMAT 7 FOR FULLTEXT)

**YBAG: Retailers rushing to Ybag >T.**

M2 Presswire, pNA

Oct 8, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 520

... a link to a website. When the user returns to their Ybag, they will have **matches** highlighted for them either by price, availability or other **criteria determined** by the **consumer** in their original **request**. The system thus allows a **retailer** to play-up its key competitive strengths whether they be pricing, after-sales service, proximity...

27/3,K/8 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2000 The Gale Group. All rts. reserv.

01473797 Supplier Number: 42026778 (USE FORMAT 7 FOR FULLTEXT)

**CODEX USES EDI AS TOOL FOR QUALITY ENHANCEMENT**

Corporate EFT Report, v11, n8, pN/A

April 24, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1111

... customers. As it did with suppliers in the first 2 stages, it will fully integrate **customer** transactions into its **business** applications. For example, its **order** entry system will be **linked** to its EDI mainframe system, so that purchase orders and acknowledgements can be exchanged without...

...5 steps, according to Edward Freitas, vice president with the Chicago-based bank. First, it **determined** the technical **specifications** of the program, which involved making several decisions. For example, Harris chose to maintain the...

27/3,K/9 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08034159 SUPPLIER NUMBER: 17383260 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Buying EW - a how to. (electronic warfare equipment) (includes related articles) (Cover Story)**  
Lum, Zachary  
Journal of Electronic Defense, v18, n7, p35(6)  
July, 1995  
DOCUMENT TYPE: Cover Story ISSN: 0192-429X LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 4843 LINE COUNT: 00391

... the program, while the government will sponsor the associated loan guarantees.

How to Finance Defense **Purchases**

**Buyer /Seller** Dilemma: The most difficult aspect of financing the **purchase** is accomplishing the objective of **matching** the budget profile of the buyer with the supplier's required payment schedule. The supplier...

...those responsible for the management of the buying government's financial resources have their own **criteria determining** which financing technique is acceptable.

Creative Techniques: Quite often, depending on the products being purchased...

27/3,K/10 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

06741566 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Active Buyer's Guide is Product Recommendation Service of Choice for Web's Leading Portal and Comparison Shopping Sites**  
BUSINESS WIRE  
August 17, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1006

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... products, computer products and sporting equipment. Upon completing the GO Network branded version of Active **Buyer 's** Guide, **shoppers** are **linked** to GO Shopping **merchants** to complete their **purchases**.

"Our goal is to improve the online shopping experience and build revenue for our merchant...

...Active Buyer's Guide to extend its comparison shopping experience across individual product features and **specifications**. The Guide helps shoppers **determine** what specific make or model is just right for them, before helping them locate everywhere...

?



File 15:ABI/Inform(R) 1992-2000/Sep 09  
     (c) 2000 Bell & Howell  
 File 16:Gale Group PROMT(R) 1990-2000/Sep 12  
     (c) 2000 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 9:Business & Industry(R) Jul/1994-2000/Sep 11  
     (c) 2000 Resp. DB Svcs.  
 File 623:Business Week 1985-2000/Aug W4  
     (c) 2000 The McGraw-Hill Companies Inc  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 275:Gale Group Computer DB(TM) 1983-2000/Sep 12  
     (c) 2000 The Gale Group  
 File 624:McGraw-Hill Publications 1985-2000/Sep 07  
     (c) 2000 McGraw-Hill Co. Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2000/Sep 12  
     (c) 2000 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2000/Sep 12  
     (c) 2000 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2000/Sep 12  
     (c)2000 The Gale Group  
 File 20:World Reporter 1997-2000/Sep 12  
     (c) 2000 The Dialog Corporation plc

Set	Items	Description
S1	822371	(BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER- ?) (N30) (AUTOMOBILE? OR VEHICLE? OR TRUCK? OR VAN? OR CAR? )
S2	14142	(PLURALITY? OR SEVERAL? OR PRE()SELECT? OR PRE()DETERMIN? - OR SELECTED) (N4) (CRITERIA? OR SPECIFICATION?)
S3	125	S1(S)S2
S4	87	S3 NOT CARD?
S5	61	RD (unique items)
S6	60	S5 NOT VANGUARD?
?		

6/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01972298 48041952

**International price comparisons based on purchasing power parity**  
Vachris, Michelle A; Thomas, James  
Monthly Labor Review v122n10 PP: 3-12 Oct 1999  
ISSN: 0098-1818 JRNL CODE: MLR  
WORD COUNT: 4109

...TEXT: the extent to which their markets and expenditure patterns are similar, and the tyW of **specification** used to define **selected** products. Even between economies as similar as the United States and Canada, there remain important... and nontraded goods and services that covered around 4,000 items, including about 2,900 **consumer** goods and services; 800 pharmaceuticals; 186 capital goods; 50 motor **vehicles** ; 34 government, education, and health services; and 20 construction projects.

The second component needed to...

6/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01959732 46496131

**Birth.com**  
Kuchinskas, Susan  
Brandweek v40n42 PP: I32-I44 Nov 8, 1999  
ISSN: 1064-4318 JRNL CODE: IADW  
WORD COUNT: 4584

...TEXT: will work with its data to enable the configurator to make accurately configured and priced **vehicles** , so **buyers** and dealers will be negotiating on **vehicles** that really exist. Corwin originally thought they might get **car specification** data from **several** providers. Finally, they narrow it down to IntelliChoice. Corwin says: "They had a good reputation..."

6/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01738366 03-89356

**Older salespeople's role in retail encounters**  
Kang, Jikyeong; Hillery, Julie  
Journal of Personal Selling & Sales Management v18n4 PP: 39-53 Fall 1998  
ISSN: 0885-3134 JRNL CODE: JPN  
WORD COUNT: 8432

...TEXT: from .81 to .94.

The sampling frame. In order to collect data from the two **customer** groups, names of persons meeting two selection **criteria** were randomly **selected** from the State of Wisconsin Motor **Vehicles** Registration database. Criterion for selection was based on (1) age (e.g., younger **customers** who were ages 20-40, and older **customers** who were age 65 and older), and (2) **customers** who resided in the Madison, Wisconsin area. The place of residence was limited to the...

6/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01698128 03-49118

**Power crunch coming**

Tennefoss, Michael R

Appliance Manufacturer v46n9 PP: 40-42 Sep 1998

ISSN: 0003-679X JRNL CODE: APL

WORD COUNT: 898

...TEXT: meter reading system). In short, the home, by and large, manages itself.

The success of **consumer** -side automation hinges on the judicious application of automation technology in the appliances, and **car** chargers, being controlled. In order to be successful, the control network must meet **several criteria** :

Field proven. A very high mean time between failure is the key to minimizing warranty...

6/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01577915 02-28904

**'Dead Stock Manager' can squeeze value out of slow-moving items**

Anonymous

Air Conditioning, Heating & Refrigeration News v202n17 PP: 6 Dec 22, 1997

ISSN: 0002-2276 JRNL CODE: ACHR

WORD COUNT: 516

...TEXT: dust for the last three years?

"Most dead stock was stuff where you got two **truckloads** of it, but you only needed a pallet of the stuff," Stratman explained.

Some wholesalers categorize their **customers** - and offer discounts accordingly - by **several criteria** , such as the volume of products they buy and the promptness with which they pay...

6/3,K/6 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01373313 00-24300

**Who should receive Ryan White funds for HIV treatment?**

Anonymous

Health Care Financing Review v18n1 PP: 310-311 Fall 1996

ISSN: 0195-8631 JRNL CODE: HCF

WORD COUNT: 391

...TEXT: them on a set of both medical and financial variables which is supported by AIDS **care** providers and **consumers** . The evaluation process for each patient begins with a medical assessment. A panel of physician-experts on the treatment of HIV from Rhode Island created the medical assessment. It includes **several** categories and **criteria** on which a patient is assessed.

The financial assessment is the second step. Like the...

6/3,K/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2000 Bell & Howell. All rts. reserv.

01285921 99-35317

**Motoring on the superhighway**

Smith, David Summer  
Marketing PP: 26-27 Sep 5, 1996  
ISSN: 0025-3650 JRNL CODE: MAR  
WORD COUNT: 1783

...TEXT: marketing mix. Capitalising on the Net's search facilities, BMW incorporated a service which allows **car buyers** to search for used BMWs available through their dealer network. Having **selected** personal **criteria** regarding model type, age, price and region, users are presented with a short list. With...

6/3,K/8 (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

01031211 96-80604

**Washington state health services act: Implementing comprehensive health care reform**

Jacobson, Peter D  
Health Care Financing Review v16n3 PP: 177-196 Spring 1995  
ISSN: 0195-8631 JRNL CODE: HCF  
WORD COUNT: 10085

...TEXT: CHPs and the HIPCs is another critical design issue. For CHPs, the HSC must determine **several** important operating issues, including: **criteria** for becoming a CHP; financial and reporting requirements; how the certification process can be streamlined; network adequacy; and how to define managed **care**. The HSC must also determine individual and employer enrollment standards and contractual relations between CHPs and providers, such as resolving disputes over any-willing-provider provisions or **consumer** complaints. Another issue is to determine the relationship between registered employer health plans and CHPs...

6/3,K/9 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00958747 96-08140

**Employers taking new tack on buying health care cover**

Woolsey, Christine  
Business Insurance v29n3 PP: 3, 12 Jan 16, 1995  
ISSN: 0007-6864 JRNL CODE: BIN

...ABSTRACT: Boress of the Midwest Business Group on Health says that, increasingly, employers are realizing health **care** is a "product" and should be **selected** and evaluated using specific **criteria**. Furthermore, employers are encouraging health **care** providers to act more as "suppliers" who recognize **buyers**' needs and expectations about health **care**.

6/3,K/10 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts., reserv.

00943295 95-92687

**Fostering leaner red meat in the food supply**

Watson, Max J  
British Food Journal v96n8 PP: 24-32 1994  
ISSN: 0007-070X JRNL CODE: BFJ  
WORD COUNT: 6254

...TEXT: W.R. and Swain, A.J., Australian Consumer Requirements for Beef and Lamb, Part 3 -- **Consumer** Preferences for **Selected** Beef Classification **Criteria**, Research Report No. 22, Livestock and Meat Authority of Queensland, Australia, 1987.

22 Wood, J.D., "Consequences for Meat Quality of Reducing **Carcass** Fatness", in Wood, J.D. and Fisher, A.V., Reducing Fat in Meat Animals, Elsevier...

6/3,K/11 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00850877 95-00269

**Marketing universals: Consumers' use of brand name, price, physical appearance, and retailer reputation as signals of product quality**

Dawar, Niraj; Parker, Philip

Journal of Marketing v58n2 PP: 81-95 Apr 1994

ISSN: 0022-2429 JRNL CODE: JMK

WORD COUNT: 11170

...TEXT: omitted) As the statistics reported in Table 1 indicate, the sample is well-matched on **several** individual-level **criteria** such that the subsample from any cluster is comparable to the subsample from any other...

... in the family life cycle (mostly single, with many owning one home/apartment and a **car** --standardized, cross-cultural proxies for wealth). This group of **consumers**, therefore, is likely to be representative of the primary target market identified for the **consumer** electronics industry.

The questionnaire was administered in English (all respondents were fluent in English). The...

6/3,K/12 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00751641 94-01033

**Health care utilization analysis with today's information technology**

Schmitt, Don; McCarthy, Bob

Employee Benefits Journal v18n3 PP: 22-24 Sep 1993

ISSN: 0361-4050 JRNL CODE: EBJ

...ABSTRACT: is an essential resource for the employee benefits manager. To mine this resource most effectively, **several criteria** should be met: 1. accessibility, 2. timeliness, 3. useful presentation, and 4. cost effectiveness. Using...

... CIGNA Corp. Components of ANL's information system include an information base that incorporates the **customer's** health **care** claims and services utilization data for a given time period. Through utilization of PC technology...

6/3,K/13 (Item 13 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00676283 93-25504

**Environmental externalities: Thinking globally, taxing locally**

Trisko, Eugene M

Public Utilities Fortnightly v131n5 PP: 52-55 Mar 1, 1993

ISSN: 0033-3808 JRNL CODE: PUF

WORD COUNT: 2001

...TEXT: incentive rates, the recovery of foregone revenues, and cross-subsidization of utility conservation investments across **customer** classes.

## QUANTIFYING EXTERNALITIES

Figure 1 summarizes the externality values assigned by various studies for **several criteria** pollutants regulated under the Clean Air Act, and for **carbon dioxide**. (Figure 1 omitted) To date, externality adders have been adopted in California, Massachusetts, Nevada...

6/3,K/14 (Item 14 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2000 Bell & Howell. All rts. reserv.

00549828 91-24185

### **Food: An Important Focus for Nursing Home Residents**

Alibrio, Tony

Nursing Homes & Senior Citizen Care v40n2 PP: 9-10 Mar/Apr 1991

ISSN: 0029-649X JRNL CODE: NHS

WORD COUNT: 1153

...TEXT: day relationship with residents.

Unlike servers in the retail arena who may be motivated by **customers'** tips, in the long-term **care** arena a contractor must create ways to motivate and reward these employees. One way is through an awards program. Servers are eligible to receive points each meal period based on **several criteria**, such as proper uniform, punctuality, or the number of residents served. Employees can trade their...

6/3,K/15 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

07230910 Supplier Number: 61570532 (USE FORMAT 7 FOR FULLTEXT)

### **Edmunds.com Announces Winners of Family Sedan Comparison Test; Volkswagen Passat Ranks First; Followed Closely by Honda Accord and Ford Taurus.**

Business Wire, p1225

April 19, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 635

... BUSINESS WIRE)--April 19, 2000

Edmunds.com (<http://www.edmunds.com>), the Web's leading **consumer** resource for unbiased automotive information, today announced the results of a nine-**car** comparison test of the most popular four-door family sedans. The Volkswagen Passat ranked in...

...closely behind in second and third place, respectively. Each of the cars was evaluated on **criteria** that included **several** variations of road tests, a 25-point top-to-bottom evaluation, the editorial team's...

6/3,K/16 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06943063 Supplier Number: 58463623 (USE FORMAT 7 FOR FULLTEXT)

### **VW trades in 'surprisingly ordinary' campaign for better value strategy.**

Marketing Week, pNA

Jan 6, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 219

... money", replaces "Surprisingly ordinary prices," as a retaliation to the recent public outcry over UK **car** pricing.

Created by BMP DDB, the new campaign will aim to inform **consumers** that VW is making **several specification** improvements to its cars such as air conditioning and extra airbags, but not increasing its...

6/3,K/17 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

06847564 Supplier Number: 57843550 (USE FORMAT 7 FOR FULLTEXT)  
**Out of This World. (Statistical Data Included)**  
McGee, William J.  
Travel Agent, v297, n7, p40  
Nov 15, 1999  
Language: English Record Type: Fulltext  
Article Type: Statistical Data Included  
Document Type: Magazine/Journal; Trade  
Word Count: 1006

... the Planet Sabre v2.0 product that can be used by both agents and clients.

- \* **Customer** Profile: Client information can be created and updated, with fax and e-mail capability directly from the desktop.

- \* Graphical **Car** and Hotel: Agents can book hotel rooms and **car** rentals in the same manner as they do airlines, with client preferences and loyalty program identification numbers automatically inserted. In addition, vendor information can be sorted by **several criteria**, and can be compared and contrasted on a single screen.

- \* Graphical Flight: This feature tailors...

6/3,K/18 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05984737 Supplier Number: 53339554  
**New PC: How to kick the tires. (computer-shopping tips) (Technology Information)**  
Lewis, Peter H.  
The New York Times, pG1(L)  
Dec 3, 1998  
Language: English Record Type: Abstract  
Document Type: Newspaper; General

ABSTRACT:

PC **shoppers** should have an idea of what to expect from machines before making a Christmas 1998 purchase. An analogy is visiting a **car** dealership and not having a particular **vehicle** in mind. Many computer salespeople seem to lack the courtesy and effort in matching users with an appropriate computer, so **shoppers** should know **several** minimum **specifications** when considering Windows-based models. First, processors should consist of either an Intel Pentium II...

6/3,K/19 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05827654 Supplier Number: 50337141 (USE FORMAT 7 FOR FULLTEXT)  
**Power Crunch Coming**  
Appliance Manufacturer, p40  
Sept, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 890

... meter reading system). In short, the home, by and large, manages itself.

The success of **consumer** -side automation hinges on the judicious application of automation technology in the appliances, and **car** chargers, being controlled. In order to be successful, the control network must meet **several criteria** :

Field proven. A very high mean time between failure is the key to minimizing warranty...

6/3,K/20 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05707069 Supplier Number: 50164742 (USE FORMAT 7 FOR FULLTEXT)  
**Navistar Selects EAI's VisProducts for Next Generation Vehicle Program**  
PR Newswire, p0714MNTU003  
July 14, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 693

... entire digital truck models throughout the product development process, from system design reviews to full **vehicle** performance simulation. International dealers will also utilize VisProducts to visualize **truck** configurations digitally at their sites to meet exact **customer specifications**.

"We **selected** VisProducts because with NGV, we are reinventing our **truck** business with **vehicles** that are second to none in performance and style," said Gary Diaz, group vice president...

6/3,K/21 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

05199663 Supplier Number: 47933378 (USE FORMAT 7 FOR FULLTEXT)  
**Showroom Advantage Delivers New Solutions for Automotive Retailing**  
PR Newswire, p0825DAM003A  
August 25, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 813

... Advantage Touch Screen(TM) system, placed in a showroom, mall, credit union or campus. The **shopper** can search the dealer's inventory by **several criteria**, including model, monthly payment and total price, and optionally view a digital photo of the **car** in question on the dealer's lot. The users' experience is heightened by full motion...

...to perform "what if" financial analyses. They can even print out the results -- with detailed **vehicle** information, including a picture -- to show friends. The system also gathers preference, **customer** satisfaction, and marketing effectiveness information.

The system uses a touch screen for user input, and...

6/3,K/22 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

04523449 Supplier Number: 46645801 (USE FORMAT 7 FOR FULLTEXT)  
**PriceCostco(R) Introduces One-Stop Auto Shopping On the World Wide Web**  
PR Newswire, p821SFW014  
August 21, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 731



### Choosing and Buying New Vehicle

LOS ANGELES, Aug. 21 /PRNewswire/ -- PriceCostco announced today a new service that provides **car -shoppers** with the convenience of choosing and buying a new **automobile** without the usual hassles. The new service located on their world wide web site

"http://www.pricecostcoautoprogram.com" allows a **car - shopper** to narrow their search of **vehicles**, receive comprehensive **vehicle** reports supplied by IntelliChoice(R)", Inc. -- the nation's leading supplier of **consumer** automotive information, and have the option to purchase the **vehicle** through one of the many dealers in the PriceCostco network.

After accessing the PriceCostco Auto Program site, **car -shoppers** have access to AutoExplorer(TM) one of the quickest automotive search engines on the Web. AutoExplorer TableSearch(TM) is a clear and concise chart placing **vehicles** into specific price categories. It gives **car - shoppers** a very simple way to find all of the **vehicles** that fit their budgets. For those wanting a more detailed search, AutoExplorer IntelliSearch(TM) allows...

...seconds, the search engine develops a personalized list of vehicles that meets the user's **selected criteria**. A chart shows how the search was narrowed down from the nearly 900 vehicles in...

6/3,K/23 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2000 The Gale Group. All rts. reserv.

02213266 Supplier Number: 42884485 (USE FORMAT 7 FOR FULLTEXT)  
**SPECIAL REPORT: SPRING CONSTRUCTION: HUT ... HUT ... HIKE!**  
Telephone Engineer & Management, p47  
April 1, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2027

... floor plan. Indeed, one of the only constants is that every structure is unique.

Yet **several criteria** can be used to judge the materials of which a building is made: weight, insulation properties, resistance to **vandalism**, aesthetic qualities, fire rating and **buyer**'s budget are all considerations.

Weight. One of the heaviest issues any telco must consider...

6/3,K/24 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01945523  
**Hyperchoice shapes the marketplace**  
Marketing Communications May, 1988 p. 15-20+  
ISSN: 0164-4343

... of time, funds, effort, etc) or a satisfizing style (choosing the first product that meets **pre -determined criteria**). Faced with a wide range of products from which to choose, the satisfizer will find...

... products with outstanding qualities to be simply passed over. Marketers can reduce such confusion by **carefully** positioning their products through advertising, pricing and distribution. Target **consumers** will thus include the product in their 'evoked set' (possible product choices that come to...

6/3,K/25 (Item 2 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01767383

**Dream car a touch away on computer**

Houston Chronicle (TX) August 31, 1987 p. 2;1

Chrysler (Detroit, MI) introduces its **Customer** Assistance System at auto dealerships in Houston, TX. The computerized system uses interactive video to help a **customer** decide about an **automobile** purchase. The system is currently being used by 3 dealers in the Houston area and allows a **customer** to select the auto and its color via the video screen. In addition, the customer...

... a 30 sec test drive. The CAS also provides a computer printout of the options **selected** and will store the **specifications** on the auto **selected** that will be available for maintenance and warranty follow-up. The system also provides a...

6/3,K/26 (Item 3 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

(c) 1999 The Gale Group. All rts. reserv.

00464050

**Chemicals manufactured according to performance specifications rather than composition will be a good growth category, offering companies an excellent return on capital investment, according to JH Hickey of CH Kline & Co.**

Chemical Marketing Reporter February 19, 1979 p. 4,301

... synthesized in large volume, often from captive sources of raw material; produced to generally accepted **specifications** of performance in **several** related end uses and widely used but often sold chiefly to a relatively few large-volume **buyers**, ' says Hickey. Adhesives, **carbon** black, elastomers, man-made fibers, tonnage pigments, plastics, resins, and tonnage surfactants are examples. Performance...

6/3,K/27 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2000 Resp. DB Svcs. All rts. reserv.

02640826 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Out of This World**

**(GDS presents its version 2.0 of its Planet Sabre software, with added features to make serving clients even better)**

Travel Agent, v 297, n 7, p 40+

November 15, 1999

DOCUMENT TYPE: Journal ISSN: 1053-9360 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1006

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...the Planet Sabre v2.0 product that can be used by both agents and clients.

\* **Customer** Profile: Client information can be created and updated, with fax and e-mail capability directly from the desktop.

\* Graphical **Car** and Hotel: Agents can book hotel rooms and **car** rentals in the same manner as they do airlines, with client preferences and loyalty program identification numbers automatically inserted. In addition, vendor information can be sorted by **several** **criteria**, and can be compared and contrasted on a single screen.

\* Graphical Flight: This feature tailors...

6/3,K/28 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

02140274

**Mazda/Honda/Toyota/Nissan Rev up Sport-utility Market**  
**(Amid sluggish domestic auto sales, lone bright star is compact minivan sector, and auto makers are taking advantage of it)**  
Japan Industrial Journal, p 1  
May 01, 1998  
DOCUMENT TYPE: Business Newspaper (Japan)  
LANGUAGE: Japanese RECORD TYPE: Abstract

ABSTRACT:

...notching a sales milestone in March 1998 with a record 14,250 units delivered to **buyers**. Demio has replaced the Familia as the Mazda flagship. Capa is a family **car**, aimed at couples around 30 with one child. It is distinguished from its rivals by...

...in their 20s and 30s. The car is an improvement over its predecessor and boasts **several** noteworthy **specifications**, including a redesigned exterior available in two colors, with coordinating interiors. The company also partially...

6/3,K/29 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01114816 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Buyers look at purchasing process to trim costs**  
**(Employers are moving forward with aggressive cost-management plans, despite the slowdown in healthcare cost inflation)**  
Crain's Detroit Business, v 11, n 5, p 10  
January 30, 1995  
DOCUMENT TYPE: Journal ISSN: 0882-1992 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 761

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...containment products or services. Employers are realizing health-care is a product and should be **selected** and evaluated using specific **criteria**, according to Larry Boress, vice president of the Midwest Business Group on Health. Health-**care** providers are being encouraged to act more like suppliers who recognize **buyers**' needs and expectations. Employers do not want to be a producer of benefits or health-**care**, and they do not want to do providers' jobs. Employers are frustrated with increasing costs...

TEXT:

...to save money.

Increasingly, employers are realizing health care is a "product" and should be **selected** and evaluated using specific **criteria**, said Larry Boress, vice president of the Midwest Business Group on Health. And they are encouraging health-**care** providers to act more as "suppliers" who recognize **buyers**' needs and expectations.

Employer coalitions are becoming a major catalyst in bringing about this change...

6/3,K/30 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2000 Resp. DB Svcs. All rts. reserv.

01106269 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Employers taking new tack on buying health care cover  
(Employers are moving ahead with cost management strategies despite the  
slowdown in health care cost inflation)  
Business Insurance, v 28, n 3, p 3  
January 16, 1995  
DOCUMENT TYPE: Journal ISSN: 0007-6864 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1219

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to save money.

Increasingly, employers are realizing health care is a "product" and should be **selected** and evaluated using specific **criteria**, specifications and norms, said Larry Boress, vp of the Midwest Business Group on Health. And, they are encouraging health **care** providers to act more as "suppliers" who recognize **buyers'** needs and expectations about health **care**. Employer coalitions are becoming a major catalyst in bringing about this change in purchasing philosophy...

6/3,K/31 (Item 1 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0658578 BW1274

**REYNOLDS VEHICLE KIOSK: SalesVision Vehicle Kiosk delivers marketing power;  
connects car shoppers with real-time dealership inventories**

January 06, 1997

Byline: Business Editors, Computer/Electronics & Automotive Writers

...work with prospects who have been "pre-sold" on available stock.

Based on an individual **consumer's selected criteria**, the system searches a dealer's inventory and in seconds tells the user how many matches were found. By simply touching the **vehicle** photo on the screen, the prospect accesses a more detailed "fact screen" listing specifications, features...

6/3,K/32 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02398368 SUPPLIER NUMBER: 61946317 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**SNA Server delivers programmatic access to CICS applications for an  
efficient Web-to-host solution. (Company Operations)**

ENT, 5, 6, 8

April 12, 2000

ISSN: 1085-2395 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1489 LINE COUNT: 00127

... using COMTI.

Staying ahead of industry trends, Royal & SunAlliance anticipates the future needs of its **customers**, such as providing Web access to insurance claims data. For example, if a **customer** wants to know how many workers in their organization sought insurance coverage for **Carpal Tunnel Syndrome**, they could request a specific search through the Web-enabled Royal ARMS solution...

...this data in our system and provide our customers with the key facts based on **selected criteria**," stated Janet Hurst, IT Developer.  
"Extending our critical mainframe data to the Internet is a...

6/3,K/33 (Item 2 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

02067059 SUPPLIER NUMBER: 19437337 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**NMF: major agreements reached on telecom service management. NMF business and information specifications provide industry-wide direction. (NMF global consortium) (Technology Information)**  
EDGE, on & about AT&T, v12, p9(1)  
May 5, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1211 LINE COUNT: 00110

TEXT:

NMF Wednesday announced **several** important new **specifications** which will enable telecom service providers to follow a common approach to solving some of...

...are particularly useful in today's competitive environment as service providers try to improve their **customer care**, service provisioning and quality assurance processes across an ever-lengthening, global service delivery chain.

6/3,K/34 (Item 3 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01766723 SUPPLIER NUMBER: 16718836 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**ATM Forum plays key role. (creating ATM standards)**  
Di Diodato, Louie  
Computing Canada, v21, n5, p33(1)  
March 1, 1995  
ISSN: 0319-0161 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 544 LINE COUNT: 00044

... has produced three documents: the User-Network Interface (UNI), Data Exchange (DXI) and Broadband Inter-Carrier interface (B-ICI) outlining industry specifications.

The UNI specification provides interoperability between ATM products and services by establishing the connections necessary to ensure that ATM-based products located on a **customer** premise can communicate with **carrier** networks. The DXI specification defines how existing network equipment such as bridges, routers and hubs...

...carrier services are specified in B-ICI. The technical committee is currently working on technical **specifications** in **several** other key areas including traffic management, network management, LAN emulation and testing.

This regulation of...

6/3,K/35 (Item 4 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01621635 SUPPLIER NUMBER: 14434458 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Donning a thinking CAP. (KnowledgeWare's Client/Server Alliance Program)**  
Paone, Joe  
MIDRANGE Systems, v6, n18, p3(1)  
Sept 28, 1993  
ISSN: 1041-8237 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 469 LINE COUNT: 00039

... there are about 45 CAP members according to Rollo. Potential members are qualified according to **several criteria**. Is there going to

be a synergistic partnership? Are they going to advance the use...

...critical mass in client/server technology it has, and how credible it is with its **customer**. "The goal is for the CAP member not simply to become a distributor," adds Rollo. "We don't look at the size of their warehouse and see how many **trucks** they have."

CAP members are not intended to replace KnowledgeWare direct sales personnel. In fact...

6/3,K/36 (Item 5 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01356166 SUPPLIER NUMBER: 08354870 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Alternative carriers spur competition, innovation in IXC marketplace.**

(interexchange; includes related articles on the IXC marketplace)

Feeman, Robert R.

Networking Management, v8, n4, p36(5)

April, 1990

ISSN: 1052-049X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2846 LINE COUNT: 00218

...ABSTRACT: increased in recent years, and although some users give all their business to a single **carrier**, large corporate **customers** tend to use multiple **carriers** to protect themselves against outages. Sorting through pricing schedules and service offerings can be complicated, however, and network managers, who often gauge a **carrier**'s effectiveness through trial and error, are advised to make price only one of **several criteria** for evaluating carriers.

6/3,K/37 (Item 6 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01289232 SUPPLIER NUMBER: 07140954 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Management systems star at Interface '89. (conference and exposition)**

Musich, Paula; Kramer, Matt

PC Week, v6, n11, p29(1)

March 20, 1989

ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 464 LINE COUNT: 00039

... s Unified Network Management Architecture, includes Open Systems Interconnect (OSI) alert classification and color-display **specifications**, concurrent access to **several** network tools from a single workstation, a simplified operator interface and a relational database. The price of the new release depends on the **customer**'s system configuration. It will be available in the third quarter, company officials said.

CompuServe Inc. enhanced its network-management system for users of its value-added network (**VAN**) services. The company simplified access to network-administrator functions in the system and added new...

6/3,K/38 (Item 7 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

01255398 SUPPLIER NUMBER: 07036983 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Development of a high-resolution thermal inkjet printhead. (HP DeskJet printer) (technical)**

Buskirk, William A.; Hackleman, David E.; Hall, Stanley T.; Kanarek, Paula H.; Low, Robert N.; Trueba, Kenneth E.; Van de Poll, Richard R.

Hewlett-Packard Journal, v39, n5, p55(7)

Oct, 1988

DOCUMENT TYPE: technical ISSN: 0018-1153 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4172 LINE COUNT: 00337

... inks that looked promising on normal office papers.

A plain-paper inkjet ink must satisfy **several criteria**. The drying time of the ink needs to be short enough to allow the **customer** to handle the page during the time of printing without unnecessary **care**. The ink needs to provide a dark image similar in optical density to that of...

6/3,K/39 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1186204 DEF022  
**Best Automotive Interiors of 1998 Crowned at Inside Automotives International's Black Tie Affair**

DATE: November 14, 1997 15:11 EST WORD COUNT: 361

... Astronaut Jim Lovell received a standing ovation, the real stars of the evening were the **vehicle** finalists. KPMG compiled the results of the judging process, which took **several** months and included such **criteria** as design, styling, innovative use of materials, attention to safety, value, and **consumer** appeal.

There was a heightened sense of excitement to this year's black tie affair...

6/3,K/40 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1059235 DETH013  
**Experience AlliedSignal's Technologies -- On Wheels -- At SAE '97**

DATE: February 20, 1997 11:01 EST WORD COUNT: 591

... visitors can sit in the vehicle and experience a simulated restraint system deployment based on **selected** crash **criteria**. Keys to the system include a dual-level inflator and a sensor that tracks passenger...

... proton exchange membrane fuel cell system -- both borrowing aerospace technology to help power alternative fuel **vehicles** of the future.

Integrated Traffic Management solutions from AlliedSignal Technical Services Inc.

AlliedSignal is an advanced technology and manufacturing company serving **customers** worldwide with aerospace and automotive products, chemicals, fibers, plastics and advanced materials.

Information about AlliedSignal...

6/3,K/41 (Item 3 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0699723 NY022  
**REP. PATRICIA SCHROEDER ANNOUNCES TELEMEDICINE INITIATIVE AT IEEE HEALTH CARE TECHNOLOGY FORUM**

DATE: April 28, 1994 08:07 EDT WORD COUNT: 525

...when it comes to health services because of perverse financial incentives and a lack of **consumer** and physician understanding of the value of many medical services" -- a failure he said leads Americans to consume more health **care** than is best.

Three speakers discussed health **care** technology's opportunities and obstacles. Robert Croce, company group chairman of Johnson & Johnson, presented laparoscopic...

...said the goal of technological applications should be cost-effectiveness -- not cost savings. He offered **several criteria** for evaluating medical technology: safety (are the side effects acceptable?); efficacy (can it work?); effectiveness...

**6/3,K/42 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

04440459 Supplier Number: 55888478 (USE FORMAT 7 FOR FULLTEXT)  
**FutureTruck Schools Getting Started.**  
Electric Vehicles Energy Network Online Today, pNA  
Sept 24, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 240

... fuels, hybrid powertrains, fuel cells, space-age lightweight materials and advanced electronics.

The re-engineered **vehicles** will be judged on design for safety, greenhouse gas impact, acceleration, handling, exhaust emissions, braking, fuel economy, **consumer** acceptability, trailer towing capacity, off-road performance and **several** other **criteria**. Contact: Jack Groh, FutureTruck 2000, phone 401-732-1551, website <http://members.aol.com/futurcar...>

**6/3,K/43 (Item 2 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2000 The Gale Group. All rts. reserv.

03993115 Supplier Number: 53104876 (USE FORMAT 7 FOR FULLTEXT)  
**Industry News.**  
PR News, v54, n41, pNA  
Oct 19, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 649

... a new tool worth researching. PRtrak, a software package which provides qualitative analysis based on **criteria selected** by the **customer**, promises to make the measurement job easier so you can focus on other things. Spreadsheets allow you to specify client, project, media **vehicle**, sources and time frames.

The brainchild of Houston-based Jeffrey Communications, it sells for a...

**6/3,K/44 (Item 1 from file: 621)**  
DIALOG(R)File 621:Gale Group New Prod. Annou. (R)  
(c) 2000 The Gale Group. All rts. reserv.

02302523 Supplier Number: 59123885 (USE FORMAT 7 FOR FULLTEXT)  
**Consumer Reports Online Launches Scheduled Quarterly Reviews of E-Commerce Sites.**  
PR Newswire, p0258  
Feb 2, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 954

... with each site to come up with unbiased ratings that are meaningful



and helpful to **consumers**. **Consumer Reports Online e-Ratings**: Online Shopping Guide is based on a systematic review of **selected** features against specified **criteria**, using **Consumer Reports carefully** developed methodology. The resulting e-Ratings is in the tradition of the independent ratings **Consumer Reports** has published since 1936.

Sites are selected for evaluation on the basis of site...

6/3,K/45 (Item 2 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2000 The Gale Group. All rts. reserv.

02217031 Supplier Number: 57037371 (USE FORMAT 7 FOR FULLTEXT)  
**Consumer Reports Online Rates E-Commerce Sites; Consumer Reports Online launches 'e-RATINGS'.**

PR Newswire, p3191

Nov 1, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 728

... with each site to come up with unbiased ratings that are meaningful and helpful to **consumers**."

**Consumer Reports Online e-Ratings** is based on a systematic review of **selected** features against specified **criteria**, using **Consumer Reports carefully** -developed methodology. The resulting e-Ratings is in the tradition of the independent ratings **Consumer Reports** magazine has published since 1936.

Sites are selected for evaluation on the basis of...

6/3,K/46 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09987790 SUPPLIER NUMBER: 20103042 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Union Carbide. (savings plan) (Brief Article)**

Rubber World, v217, n2, p15(1)

Nov, 1997

DOCUMENT TYPE: Brief Article ISSN: 0035-9572 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 342 LINE COUNT: 00032

... 1997 State of Indiana Quality Improvement Award in recognition of outstanding leadership and achievement in **several** quality-related areas. **Criteria** considered for this award include ISO quality standards, **customer** satisfaction, teamwork, supplier performance, environmental quality standards, safety and health quality standards, and corporate citizenship.

Union **Carbide** Chairman and Chief Executive Officer William H. Joyce told security analysts at a meeting in...

6/3,K/47 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09987789 SUPPLIER NUMBER: 20103041 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Rubber Manufacturers Association. (Datwyler Rubber and Plastics joins group) (Brief Article)**

Rubber World, v217, n2, p15(1)

Nov, 1997

DOCUMENT TYPE: Brief Article ISSN: 0035-9572 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 342 LINE COUNT: 00032

... 1997 State of Indiana Quality Improvement Award in recognition of outstanding leadership and achievement in **several** quality-related areas.

**Criteria** considered for this award include ISO quality standards, **customer** satisfaction, teamwork, supplier performance, environmental quality standards, safety and health quality standards, and corporate citizenship.

Union **Carbide** Chairman and Chief Executive Officer William H. Joyce told security analysts at a meeting in...

6/3,K/48 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09987788 SUPPLIER NUMBER: 20103040 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**U.S. Borax. (9% price increase for Firebrake ZB, its flame retardant product) (Brief Article)**

Rubber World, v217, n2, p15(1)

Nov, 1997

DOCUMENT TYPE: Brief Article ISSN: 0035-9572 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 342 LINE COUNT: 00032

... 1997 State of Indiana Quality Improvement Award in recognition of outstanding leadership and achievement in **several** quality-related areas.

**Criteria** considered for this award include ISO quality standards, **customer** satisfaction, teamwork, supplier performance, environmental quality standards, safety and health quality standards, and corporate citizenship.

Union **Carbide** Chairman and Chief Executive Officer William H. Joyce told security analysts at a meeting in...

6/3,K/49 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

09987787 SUPPLIER NUMBER: 20103039 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Degussa AG. (increase prices for tire carbon blacks) (Brief Article)**

Rubber World, v217, n2, p15(1)

Nov, 1997

DOCUMENT TYPE: Brief Article ISSN: 0035-9572 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 342 LINE COUNT: 00032

... 1997 State of Indiana Quality Improvement Award in recognition of outstanding leadership and achievement in **several** quality-related areas.

**Criteria** considered for this award include ISO quality standards, **customer** satisfaction, teamwork, supplier performance, environmental quality standards, safety and health quality standards, and corporate citizenship.

Union **Carbide** Chairman and Chief Executive Officer William H. Joyce told security analysts at a meeting in...

6/3,K/50 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

08289359 SUPPLIER NUMBER: 17634460 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Differing tastes, standards make global autos a challenge.**

Braham, James

Machine Design, v67, n18, p22(3)

Oct 12, 1995

ISSN: 0024-9114 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 806 LINE COUNT: 00069

...ABSTRACT: the 1st Automotive International conference in Sunderland, UK, to discuss the difficulties of producing a **car** for the global market. The problems discussed centered on meeting technical standards and

differing tastes of **customers** as well as **automobile** manufacturers' quality **criteria** . To address these issues, **several** suppliers and automakers have established partnerships and joint ventures.

6/3,K/51 (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

06814423 SUPPLIER NUMBER: 16097314 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The Indian tyre industry and its market.**  
Rubber Trends, p19(22)  
Fall, 1993  
ISSN: 0035-9564 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 7367 LINE COUNT: 00714

... inroads into MRF's market, and Birla Tyres has been gaining ground. There are now **several car tyre specifications** catering to Maruti, Premier 118NE, Ambassador, Contessa and Tata Sierra. The market is characterised by strong brand preferences. The single largest **buyer** is Maruti. Main OE suppliers to Maruti are MRF, Dunlop, Ceat, Goodyear and Modi.

Table 13  
India: shares of **car** tyre market, 1990-92  
(%)

	1990	1991	1992
Apollo	1.7	3.6	3.6
Birla...			

6/3,K/52 (Item 7 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

06484938 SUPPLIER NUMBER: 13996842 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Combining two healthy ideas. (yogurt and juice blend beverages)**  
Dairy Foods, v94, n4, p104(2)  
April, 1993  
ISSN: 0888-0050 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 611 LINE COUNT: 00049

... Haven, Fla.-based division of Ramsey Laboratories Inc., supplies a variety of bases to its **customers** for products like yogurt juices, as well as for sherbet, sorbet, stick novelties, and carbonated...

...company's technical expertise enables it to custom create flavors that fill the varied product **specifications** of its **customers** .

"**Several** companies have been in this business for many years, but none have the ability to...

6/3,K/53 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

05515712 SUPPLIER NUMBER: 11352582 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Standalone online sources: the challenge of the niche database.**  
O'Leary, Mick  
Online, v15, n6, p56(5)  
Nov, 1991  
ISSN: 0146-5422 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 2883 LINE COUNT: 00252

... manufacturers. It is available on diskette, along with custom software for searching, comparing, and ranking **vehicle** data.

New **Car** Showroom, which is online on Compuserve, contains the data

elements of greatest interest to **consumers** . Search options include retrieving individual **vehicle** spec sheets, conducting side-by-side comparisons, and retrieving all models that meet user-**selected** **criteria** . New **Car** Showroom also has auto industry newsbriefs, manufacturers' recalls, and crash test data from the National...

6/3,K/54 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

04107778 SUPPLIER NUMBER: 07938973 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Software tracks telemarketing data. (Software Review)**  
Goodell, Kirk  
National Underwriter Property & Casualty Risk-Benefits Management, n35,  
p15(2)  
August 28, 1989  
ISSN: 1042-6841 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1150 LINE COUNT: 00091

... time spent processing each call, time spent in post-call processing, number of abandoned calls (**customers** who got tired of waiting), and **several** other **criteria** .

All these numbers are potentially valuable.

ACD's were first used by businesses that relied on the phone as the major **vehicle** to sell a product or service.

But the ACD equipment manufacturers did not focus on...

6/3,K/55 (Item 10 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

02472922 SUPPLIER NUMBER: 04044952 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Trico Products Corporation; a world leader in wiper blades and systems since 1917. (Corporate Profiles)**  
Automotive Marketing, v14, p31(1)  
Dec, 1985  
ISSN: 0193-3264 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 749 LINE COUNT: 00060

... as OE

Trico says its new tubular blade was so successful in meeting Detroit's **specifications** that it was **selected** as original equipment on 29 current models and is performing on million **vehicles** already on the road. The company says that **customer** satisfaction with the new tubular blade is quickly making it the replacement blade of preference for millions of **automobile** owners. To meet this growing demand, Trico provides 98% aftermarket replacement coverage with only four...

6/3,K/56 (Item 11 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2000 The Gale Group. All rts. reserv.

02322770 SUPPLIER NUMBER: 03702688 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**National pushing electro-galvanized steel; product offered to automakers.**  
Collier, Andrew  
American Metal Market, v93, p3(2)  
March 29, 1985  
ISSN: 0002-9998 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 973 LINE COUNT: 00075

... output from the electrolytic galvanizing line in Ecorse. "We are working with all four major **automobile** companies to sell them this product." He said the test plant in Portage would be able to produce galvanized coils to **customers** ' **specifications** in **several** weeks.

General Motors has been buying electro-galvanized steel from Nippon

Kokan in Japan. Westergren...

6/3,K/57 (Item 1 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

08803150 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Business Insights: Online investment bank to employ new organizational structure**  
YOMIURI SHIMBUN/DAILY YOMIURI  
December 21, 1999  
JOURNAL CODE: FYOM LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 924

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... time. For example, in the United States, Ford recently tied up with Microsoft to sell **automobiles**. Cars are a type of product that can be **selected** from a variety of **specifications** on a single model. **Customers** are now able to look at cars in a showroom, then go home and enter their selection on their computer keyboards. Each **car** is made to order, which cuts down on inventory costs as well.  
How will you...

6/3,K/58 (Item 2 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

08262410 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Policy Management Systems Corporation Announces PMSCiSolutions Wins Microsoft Competition**  
PR NEWSWIRE  
November 16, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 480

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... its enrollment of S3+(TM) in the Windows 2000 readiness program." PMSCiSolutions was judged on **several criteria**, including: \* Business benefits \* Scalability/Reliability/Availability \* Ease of adoption \* Relationship with **customer**  
Since its introduction less than one year ago, PMSCiSolutions has become the chosen eCommerce **vehicle** for 28 insurance and financial services companies. This browser-based solution gives its users powerful...

6/3,K/59 (Item 3 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

08100214 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Number one again**  
LEICESTER MERCURY, Leicester Mercury (Motors) ed, p43  
November 03, 1999  
JOURNAL CODE: FLCM LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 288

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... from outstanding finance.  
A 12-month recovery package is included as standard on every used **car** as well as a 10 days replacement **vehicle** if the **car** is involved in an accident.  
For those **customers** who prefer to let their fingers do the walking they will find a wealth of...

... about Volvo used vehicles on the Volvo web site:  
www.volvocars.volvo.co.uk Prospective **customers** can search for a **car** by  
model, colour, mileage, **specification** and postcode.

The Volvo **Selected Used Car** programme was launched earlier this  
year and was awarded in April the Auto Express Special Honour in the 1999  
Auto Express used **Car** Honours, presented in association with Glass's  
Guide - further evidence of just what good value used Volvos offer  
**customers** .

6/3,K/60 (Item 4 from file: 20)  
DIALOG(R)File 20:World Reporter  
(c) 2000 The Dialog Corporation plc. All rts. reserv.

01777872

**JAPAN: Mazda/Honda/Toyota/Nissan Rev up Sport-utility Market**

COMLINE TRANSPORTATION JAPAN

May 07, 1998

JOURNAL CODE: FCTN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 288

...notching a sales milestone in March 1998 with a record 14,250 units  
delivered to **buyers** . Demio has replaced the Familia as the Mazda  
flagship. Capa is a family **car** , aimed at couples around 30 with one  
child. It is distinguished from its rivals by...

...in their 20s and 30s. The car is an improvement over its predecessor and  
boasts **several** noteworthy **specifications** , including a redesigned  
exterior available in two colors, with coordinating interiors. The company  
also partially...

?

SYSTEM:OS - DIALOG OneSearch

File 350:Derwent 1963-2000/UD,UM &UP=200043

(c) 2000 Derwent Info Ltd

**\*File 350: New display formats in effect. Equivalents being added more quickly. Please enter HELP NEWS 350 for details.**

File 347:JAPIO Oct 1976-2000/Apr(UPDATED 000816)

(c) 2000 JPO & JAPIO

Set	Items	Description
S1	1271	(BUYER? OR CONSUMER? OR CUSTOMER? OR SHOPPER? OR PURCHASER- ?) (N30) (AUTOMOBILE? OR VEHICLE? OR TRUCK? OR VAN? OR CAR? )
S2	1102	(PLURALITY? OR SEVERAL? OR PRE()SELECT? OR PRE()DETERMIN? - OR SELECTED) (N4) (CRITERIA? OR SPECIFICATION?)
S3	0	S1(S)S2
S4	0	S3 NOT CARD?

6/3,K/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

013193078 \*\*Image available\*\*  
WPI Acc No: 2000-364951/200031  
XRPX Acc No: N00-273138

**Internet based electronic commerce business transaction processor,  
performs billing for retail customer for ordered product authorized for  
shipment**

Patent Assignee: HARDWARESTREET.COM INC (HARD-N)

Inventor: ALVIN R S

Number of Countries: 084 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200023929	A1	20000427	WO 99US24453	A	19991019	200031 B
AU 9964336	A	20000508	AU 9964336	A	19991019	200037

Priority Applications (No Type Date): US 99343547 A 19990630; US 98104829 A  
19981019

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200023929 A1 E 41 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 9964336 A G06F-017/60 Based on patent WO 200023929

**Internet based electronic commerce business transaction processor,  
performs billing for retail customer for ordered product authorized for  
shipment**

Abstract (Basic):

... of distributor's handing a particular product involved in  
purchase order, based on specific selection **criteria** , and also  
authorizes **selected** distributor to ship ordered product to retail  
**customer** . A payment processor (40) performs billing for retail  
**customer** for ordered product authorized for shipment.  
... products, are stored in a database (70). A communication  
interface selectively permits one of retail **customers** to selectively  
access the product data stored in the database. An electronic order  
form is provided for retail **customer** to place a purchase order of the  
selected product. The order processor processes the placed...  
...catalog, competitive pricing engine according to flexible rule-based  
algorithms, and automatic feedback to the **customer** .

...Title Terms: **CUSTOMER** ;

6/3,K/2 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

013193074 \*\*Image available\*\*  
WPI Acc No: 2000-364947/200031  
XRPX Acc No: N00-273134

**Lockbox browser system for use in financial service, alerts customer  
suitably, when data in one or more files match with the alert condition**

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)

Inventor: CAHILL T; LEONG S; MCCARTHY M; REYNA I; WREN M J

Number of Countries: 084 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200023924	A2	20000427	WO 99US21615	A	19991013	200031 B
AU 200011977	A	20000508	AU 200011977	A	19991013	200037



Priority Applications (No Type Date): US 98174031 A 19981016

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200023924 A2 E 53 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200011977 A G06F-017/60 Based on patent WO 200023924

**Lockbox browser system for use in financial service, alerts customer suitably, when data in one or more files match with the alert condition**

Abstract (Basic):

... A database file is generated for entry of lockbox account receipts, based on alert **criteria** with alert conditions **selected** by **customer**. The alert **criteria** defines comparison designation of data in certain fields of database file, against the alert condition. When data in one or more files match with the alert conditions, the **customer** is alerted suitably.

... For providing data searching, alert notification, and automated data presentation functions to **customers** in financial service. Also in post offices...

...Provides the sophisticated **customer** with only the advanced search option or locating the simple search option on another screen...

...Title Terms: **CUSTOMER** ;

6/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

013010165 \*\*Image available\*\*

WPI Acc No: 2000-182017/200016

XRPX Acc No: N00-134367

**Advertisement inserting method in home entertainment system such as television**

Patent Assignee: WEBTV NETWORKS INC (WEBT-N)

Inventor: GOLDMAN P Y; ZIGMOND D J

Number of Countries: 083 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9966719	A1	19991223	WO 99US13372	A	19990614	200016 B
AU 9946819	A	20000105	AU 9946819	A	19990614	200024

Priority Applications (No Type Date): US 9894851 A 19980615

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9966719 A1 E 46 H04N-005/44

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9946819 A H04N-005/44 Based on patent WO 9966719

Abstract (Basic):

... One of the advertisements for display (61) is **selected** according to advertisement selection **criteria** after receiving **several** advertisements from an advertisement source. At an appropriate time indicated by a triggering event, the...

... to more effectively compete in the advertising market. The viewing public are benefited as the **consumer** information that is more

relevant to their needs are exposed to them...

6/3,K/4 (Item 4 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012932975 \*\*Image available\*\*  
WPI Acc No: 2000-104822/200009  
XRPX Acc No: N00-080485

**Online commerce transaction method used in internet, interactive TV-cable network**

Patent Assignee: MICROSOFT CORP (MICR-N)  
Inventor: BENALOH J; FRANKLIN D C; ROSEN D; SIMON D R  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6000832	A	19991214	US 97935485	A	19970924	200009 B

Priority Applications (No Type Date): US 97935485 A 19970924

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6000832	A	15	G06F-017/00	

Abstract (Basic):

... During online commerce transaction, a proxy number resembling **customer** account number but having an embedded code number is generated. The embedded code number is driven from **customer** related secret information and transaction specification data, the transaction **specification** data being **selected** from transaction time, transaction amount, transaction date merchant identification and goods identification.  
... is used for transaction. Without any additional component, the software modules are implement at the **customer** side and merchant side  
...

6/3,K/5 (Item 5 from file: 350)  
DIALOG(R) File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012881315 \*\*Image available\*\*  
WPI Acc No: 2000-053149/200004  
XRPX Acc No: N00-041408

**Electronic credit application coordinating method between credit applicant and lending institution via internet**

Patent Assignee: LEBDA D (LEBD-I); STIEGLER R (STIE-I)  
Inventor: LEBDA D; STIEGLER R  
Number of Countries: 084 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9959084	A1	19991118	WO 99US10144	A	19990507	200004 B
AU 9938925	A	19991129	AU 9938925	A	19990507	200018

Priority Applications (No Type Date): US 9875136 A 19980508

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 9959084	A1	E 73	G06F-017/30	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9938925 A G06F-017/30 Based on patent WO 9959084

Abstract (Basic):

... Multiple credit data received from credit applicants are sent to

a filter with **several** selection **criteria** , where loan applications which do not match the selection criteria are filtered and are then...  
... submit a single credit application to multiple lending institutions who then make offers to the **customer** via computer network...

6/3,K/6 (Item 6 from file: 350)  
DIALOG(R)File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012876057 \*\*Image available\*\*  
WPI Acc No: 2000-047890/200004  
XRPX Acc No: N00-037385

**Memory management apparatus for spot elevator - has control program data storage area which preserves control program data for each format of program data**

Patent Assignee: HITACHI BUILDING SYSTEM SERVICE KK (HITA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11310369	A	19991109	JP 98117062	A	19980427	200004 B

Priority Applications (No Type Date): JP 98117062 A 19980427

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 11310369	A	5	B66B-003/00	

...Abstract (Basic): NOVELTY - Memory device (13) comprises control program data storage area (14) and **customer specification** data storage area (17). **Several** control program data are preserved in control program data storage area for each and every program data format. DETAILED DESCRIPTION - Program data format of elevator is added to **customer** specification data storage area which provides way for specifying certain data...

...ADVANTAGE - Since control program data is preserved for each program data format along with **customer** specification data, control program data can be searches efficiently even though data is preserved in...

...components in data management apparatus for spot elevator. (13) Memory device; (14) Storage area; (17) **Customer** specification data storage area...

6/3,K/7 (Item 7 from file: 350)  
DIALOG(R)File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

012840133 \*\*Image available\*\*  
WPI Acc No: 2000-011965/200001  
XRPX Acc No: N00-009219

**Information processing and reporting system for enterprise wide product database management**

Patent Assignee: MFG MANAGEMENT SYSTEMS INC (MANA-N)

Inventor: FAHEY B G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5970476	A	19991019	US 96715552	A	19960919	200001 B

Priority Applications (No Type Date): US 96715552 A 19960919

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5970476	A	20	H04L-027/00	

Abstract (Basic):

... elements are identified and indexed to corresponding product

family, and are grouped pursuant to a **selected criteria** , based activity centers. The grouped data elements are stored in a relational database (27), and...

... pricing strategies, profit planning, product mix, outscoring, cost controls, capital investments and services provided to **customer** .

6/3,K/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

012804267 \*\*Image available\*\*

WPI Acc No: 1999-610497/199952

XRPX Acc No: N99-449813

**Advertisement information access management method in internet**

Patent Assignee: AT & T CORP (AMTT )

Inventor: HANSON B L; HUBER K M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5974398	A	19991026	US 97838863	A	19970411	199952 B

Priority Applications (No Type Date): US 97838863 A 19970411

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5974398	A	25	G06F-017/60	

Abstract (Basic):

... are accessed. The user characteristics from the user profile is compared with that from advertiser **specification** . If one of two **selected** advertisers has a maximum bid less than the first highest maximum bid, the corresponding advertiser...

...The database uses **customer** interest profiles and online service usage data to identify particular user characteristic to advertisers. The...

6/3,K/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

012765398 \*\*Image available\*\*

WPI Acc No: 1999-571526/199948

XRPX Acc No: N99-421170

**Interactive object-driven database product selection system for use in business environment**

Patent Assignee: COMPAQ COMPUTER CORP (COPQ )

Inventor: ALOSE G L; BRAYTON R S; CHAVEZ J E; DAWSON S M; HILES P E; MCCANN P H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5963939	A	19991005	US 97941789	A	19970930	199948 B

Priority Applications (No Type Date): US 97941789 A 19970930

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5963939	A	118	G06F-017/30	

Abstract (Basic):

... relative, logical performance parameters, such that a product with a particular physical performance parameter is **selected** responsive to **specification** of the relative and logical performance curve parameter. An INDEPENDENT CLAIM is also included for...

...Variety of tools enable value added reseller (VAR) to identify the needs of particular **customer** or end user, select an appropriate solution of

equipment, software and networking products to meet the customers need. Since the database also includes retrofit information, new products can be installed into existing...

6/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

012204060 \*\*Image available\*\*

WPI Acc No: 1999-010166/199901

XRPX Acc No: N99-007446

**Subscriber interaction via telecommunication network - interacting with required subscribers via switching node and reporting findings to customer**

Patent Assignee: TELEFONAKTIEBOLAGET ERICSSON L M (TELF )

Inventor: DAHLEN J; LJUNGQVIST P; DAHL N J

Number of Countries: 028 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9852340	A1	19981119	WO 98SE856	A	19980511	199901 B
AU 9875588	A	19981208	AU 9875588	A	19980511	199916
NO 9905567	A	20000113	WO 98SE856	A	19980511	200014
			NO 995567	A	19991112	
EP 981891	A1	20000301	EP 98923254	A	19980511	200016
			WO 98SE856	A	19980511	
BR 9809807	A	20000627	BR 989807	A	19980511	200039
			WO 98SE856	A	19980511	

Priority Applications (No Type Date): SE 971810 A 19970514

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
-----------	------	--------	----------	--------------

WO 9852340	A1 E	38	H04M-003/46	
------------	------	----	-------------	--

Designated States (National): AU BR CA CN JP KR MX NO SG

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

AU 9875588	A		H04M-003/46	Based on patent WO 9852340
------------	---	--	-------------	----------------------------

NO 9905567	A		H04M-000/00	
------------	---	--	-------------	--

EP 981891	A1 E		H04M-003/46	Based on patent WO 9852340
-----------	------	--	-------------	----------------------------

Designated States (Regional): CH DE DK ES FI FR GB IE IT LI NL SE

BR 9809807	A		H04M-003/46	Based on patent WO 9852340
------------	---	--	-------------	----------------------------

... interacting with required subscribers via switching node and reporting findings to customer

...Abstract (Basic): method uses a PSTN telecommunications network (120) with a number of subscribers (110-117). A **customer** (100) requests an automated interaction, such as an advertisement or a market survey, with a target group of subscribers of the telecommunication network. The subscribers of the target group are **selected** by predetermined **criteria**, such as age and area of residence...

...interaction and which did not. The results of the automated transactions are reported to the **customer**.

...Title Terms: **CUSTOMER**

6/3,K/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

012133745 \*\*Image available\*\*

WPI Acc No: 1998-550657/199847

XRPX Acc No: N98-429739

**Production method of installation proposal sheet for residence - involves arranging each selected installation specification and essential points for proposal at predetermined position of residence drawing sheet**

Patent Assignee: ASAH KASEI KOGYO KK (ASAH )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10244783	A	19980914	JP 9747794	A	19970303	199847 B

Priority Applications (No Type Date): JP 9747794 A 19970303

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 10244783	A	9	B42D-015/00	

... involves arranging each selected installation specification and essential points for proposal at predetermined position of residence drawing sheet

...Abstract (Basic): component from which the selection is done is selected. The essential points corresponding to the selected installation specification is then chosen. Each selected installation and essential points are arranged in a predetermined position in a residence drawing sheet...

...ADVANTAGE - Reduces proposal and construction time. Satisfies customer in relation to cost and comfort. Simplifies selecting amenities and modification...

6/3,K/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011813185 \*\*Image available\*\*

WPI Acc No: 1998-230095/199820

XRFX Acc No: N98-182245

User routing criteria processing method for telecommunication network - allowing network customer to configure routing by entering selected call routing criteria as preferred call-routing plan

Patent Assignee: SPRINT COMMUNICATIONS CO LP (SPRI-N)

Inventor: DEWITT C A; JARETT K; NORMAN V L; RAJAGOPAL R C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5734709	A	19980331	US 92826358	A	19920127	199820 B
			US 95387963	A	19950210	

Priority Applications (No Type Date): US 92826358 A 19920127; US 95387963 A 19950210

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5734709	A	24	H04M-003/42	Cont of application US 92826358

... allowing network customer to configure routing by entering selected call routing criteria as preferred call-routing plan

...Abstract (Basic): ADVANTAGE - The method is simple and user friendly for customers who are unskilled in network routing tree or routing statement logic...

...Title Terms: CUSTOMER ;

6/3,K/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011660593 \*\*Image available\*\*

WPI Acc No: 1998-077502/199807

XRFX Acc No: N98-061937

Direct broadcast satellite system for providing video-on-demand and interactive services - has terrestrial base station and antenna for receiving number of programs in encoded format from satellite system, decoder coupled to mass storage device and programmed processor for

**selecting programs to be stored**

Patent Assignee: VISTAR TELECOM INC (VIST-N)  
Inventor: BREITHAUPT R W; ROSCOE O; ZULIANI M  
Number of Countries: 076 Number of Patents: 003  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9750250	A1	19971231	WO 97CA444	A	19970625	199807 B
AU 9731624	A	19980114	AU 9731624	A	19970625	199822
EP 914744	A1	19990512	EP 97926942	A	19970625	199923
			WO 97CA444	A	19970625	

Priority Applications (No Type Date): US 9620405 A 19960625

**Patent Details:**

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
-----------	------	-----	----	----------	--------------

WO 9750250	A1	E	19	H04N-007/173	
------------	----	---	----	--------------	--

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US  
UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT  
KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9731624	A			H04N-007/173	Based on patent WO 9750250
------------	---	--	--	--------------	----------------------------

EP 914744	A1	E		H04N-007/173	Based on patent WO 9750250
-----------	----	---	--	--------------	----------------------------

Designated States (Regional): DE FR GB IT

...Abstract (Basic): the programs. A programmed processor determines which of the programs to be stored based on **criteria selected** by the user. A terrestrial link is provided between the multimedia server to at least...

...ISDN facilities to provide interactive multimedia and emulated video-on-demand (VOD) services to residential **consumers**.

**6/3,K/14 (Item 14 from file: 350)**

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

011541464 \*\*Image available\*\*

WPI Acc No: 1997-517945/199748

XRPX Acc No: N97-431068

**Goods selection method in goods selling support system - involves selecting goods whose evaluation value matches with preference degree of customer**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE )

Number of Countries: 001 Number of Patents: 001

**Patent Family:**

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9245085	A	19970919	JP 9651900	A	19960308	199748 B

Priority Applications (No Type Date): JP 9651900 A 19960308

**Patent Details:**

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
-----------	------	-----	----	----------	--------------

JP 9245085	A		7	G06F-017/60	
------------	---	--	---	-------------	--

... **involves selecting goods whose evaluation value matches with preference degree of customer**

...Abstract (Basic): Preference degree of the **customer** is analyzed and a **customer** 's degree file is established during absence of excellent goods. When the evaluation value of the goods matches the preference degree of the **customer** based on the predefined **criteria**, the goods are **selected**.

...Title Terms: **CUSTOMER**

6/3,K/15 (Item 15 from file: 350)  
DIALOG(R)File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

011464579 \*\*Image available\*\*  
WPI Acc No: 1997-442486/199741  
XRPX Acc No: N97-368393

**Selective load tripping device for electric power transmission system -  
outputs cut-off signal to circuit breaker corresponding to cut-off load,  
when cut-off execution command is input from second detector**

Patent Assignee: TOSHIBA KK (TOKE )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9200963	A	19970731	JP 965882	A	19960117	199741 B

Priority Applications (No Type Date): JP 965882 A 19960117

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 9200963	A	8	H02J-003/38	

...Abstract (Basic): A memory stores the **specification** result **selected**  
by the **specification** unit. A cut-off signal is output to a circuit  
breaker corresponding to the cut...

...ADVANTAGE - Prevents service interruption of important **customer** by  
performing load limitation of unimportant **customer** selectively...

6/3,K/16 (Item 16 from file: 350)  
DIALOG(R)File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

011341459 \*\*Image available\*\*  
WPI Acc No: 1997-319364/199729  
XRPX Acc No: N97-264415

**Automatic dialling device for facilitating least cost routing - using  
consumer dialled number which is transmitted from telephone, facsimile  
or modem, to retrieve appropriate choices for use of access code,  
sequence of numbers and determined data transmission to facilitate LCR**

Patent Assignee: BEST RATE INC (BEST-N)  
Inventor: BUBIEN W J; LEARISH D B  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5638433	A	19970610	US 93154061	A	19931118	199729 B
			US 95439864	A	19950801	

Priority Applications (No Type Date): US 95439864 A 19950801; US 93154061 A  
19931118

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5638433	A	8	H04M-001/26	CIP of application US 93154061

... using consumer **dialled number which is transmitted from telephone,  
facsimile or modem, to retrieve appropriate choices for...**

...Abstract (Basic): electronic memory for storing a selected group of  
numbers which are each operationally related to **pre -selected**  
routing **criteria** that are linked to the caller's dialled number. The  
memory is searched to obtain...

...for the caller's selected destination. The call routing is accomplished  
in satisfaction of the **pre -selected** routing **criteria** and is  
transparent to the caller so that no choices for intervention or extra  
effort...

6/3,K/17 (Item 17 from file: 350)  
DIALOG(R)File 350:Derwent



(c) 2000 Derwent Info Ltd. All rts. reserv.

011291275 \*\*Image available\*\*

WPI Acc No: 1997-269180/199724

XRPX Acc No: N97-223059

**Data processor for goods-selling registration application e.g. electronic cash register - uses ROM to store various destination locations, out of which one is selected as per specifications received from customer**

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9097387	A	19970408	JP 95253970	A	19950929	199724 B

Priority Applications (No Type Date): JP 95253970 A 19950929

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 9097387	A	11	G07G-001/12	

... uses ROM to store various destination locations, out of which one is selected as per specifications received from customer

...Abstract (Basic): The processor (10) includes a **customer** details storage memory. This processor is furnished with a CPU (11) and a ROM (12...

...to store various destination places, to which the goods are to be shipped, conforming to **customer** specifications. A particular destination place is selected from this memory, corresponding to contents of various sales registration details, based on chart received from the **customers** . Thus sales management is made possible...

...Title Terms: **CUSTOMER**

6/3,K/18 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

010525270 \*\*Image available\*\*

WPI Acc No: 1996-022223/199603

XRPX Acc No: N96-018477

**Data flow equaliser installed between network interfaces and switching unit - introduces additional switching network and usage monitor for rerouting of data via server with common buffer memory for all links**

Patent Assignee: ALCATEL NV (COGE ); ALCATEL ALSTHOM CIE GEN ELECTRICITE (COGE ); ALCATEL ALSTHOM CIE GEN ELEC (COGE ); ALCATEL STR AG (COGE )

Inventor: HUG W

Number of Countries: 010 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 687125	A2	19951213	EP 95810361	A	19950531	199603 B
AU 9520526	A	19951214	AU 9520526	A	19950606	199606
CA 2151192	A	19951209	CA 2151192	A	19950607	199614
JP 8051444	A	19960220	JP 95142263	A	19950608	199617
EP 687125	A3	19961106	EP 95810361	A	19950531	199651
US 5657322	A	19970812	US 95453100	A	19950530	199738
EP 687125	B1	19980909	EP 95810361	A	19950531	199840
DE 59503498	G	19981015	DE 503498	A	19950531	199847
			EP 95810361	A	19950531	
AU 698993	B	19981119	AU 9520526	A	19950606	199907

Priority Applications (No Type Date): CH 941805 A 19940608

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
EP 687125	A2 G	7	H04Q-011/04	
Designated States (Regional): CH DE FR GB LI SE				
JP 8051444	A	6	H04L-012/28	
US 5657322	A	7	H04J-003/14	

EP 687125 B1 G H04Q-011/04  
 Designated States (Regional): CH DE FR GB LI SE  
 DE 59503498 G H04Q-011/04 Based on patent EP 687125  
 AU 698993 B H04L-029/10 Previous Publ. patent AU 9520526  
 AU 9520526 A H04L-029/10  
 CA 2151192 A H04L-012/56  
 EP 687125 A3 H04Q-011/04

...Abstract (Basic): for equalisation over all physical links and for read out in order in accordance with **selected criteria** .

...

...USE/ADVANTAGE - In broadband networks, switching unit is never overloaded although **customer** is able to make full use of available frequency of bit sequences

6/3,K/19 (Item 19 from file: 350)  
 DIALOG(R)File 350:Derwent  
 (c) 2000 Derwent Info Ltd. All rts. reserv.

010029210 \*\*Image available\*\*  
 WPI Acc No: 1994-296923/199437  
 XRPX Acc No: N96-168764

**Photographic processing system for developing exposed film - has inspection and verification unit for verifying developed photographic film, prints and index print according to customer code**

Patent Assignee: KONICA CORP (KONS )  
 Inventor: IIJIMA T; IWAGAKI M  
 Number of Countries: 002 Number of Patents: 002  
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 6222472	A	19940812	JP 9310094	A	19930125	199437 B
US 5508783	A	19960416	US 94185410	A	19940124	199621

Priority Applications (No Type Date): JP 9310094 A 19930125

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 6222472	A		20	G03B-027/46	
US 5508783	A		25	G03B-027/32	

... **inspection and verification unit for verifying developed photographic film, prints and index print according to customer code**

...Abstract (Basic): The processing system comprises a unit for recording a **customer** code and ordering conditions to an information recording layer of a photographic film , a unit for developing the photographic film, a printer for performing printing according to recorded exposure conditions, a unit for generating an index print of contracted images of whole exposed frames, and an inspection and verification unit for verifying the developed photographic film, prints, and the index print according to the **customer** code...

...camera. An information recording region (5), where information from the order reception device are recorded, is provided between the M-shaped tip and a photographed image...

..... USE/ADVANTAGE - Improved effectiveness of operations in...

... Dwg.1/14...

...for reading information from a recording layer on the film, the information recorded includes a **customer** code that identifies the **customer** and a printing specification. The film is developed, and an image of each photographed frame is printed on a photographic paper in accordance with the printing specification of the **customer** . All images of the photographed frames are printed on an index-print sheet along with the **customer** code...

...Each of a number of rolls of developed film retains the **customer** code on its information recording layer and is stored as a roll of developed film...

...to a different one of the stored film rolls. An inspection/verification device reads the **customer** code and the printing **specification** from a **selected** one of the rolls of developed film to identify the **customer**. The processor is then controlled to reprint an image from a frame of the selected...

...paper in accordance with the printing specification. A prospective sum to be paid by the **customer** is calculated on the basis of the printing specification...

...ADVANTAGE - Ensures every **customer** knows what prints they have ordered and at what charge, and allows easy ordering of

...Title Terms: **CUSTOMER** ;

6/3,K/20 (Item 20 from file: 350)  
 DIALOG(R)File 350:Derwent  
 (c) 2000 Derwent Info Ltd. All rts. reserv.

010018339

WPI Acc No: 1994-286051/199436

XRPX Acc No: N94-225263

**Gathering and analysing customer and purchasing information - gathering and grouping product information that uniquely identifies specific product by type and manufacturer into generic product clusters and grouping consumers similarly into consumer clusters based on common consumer demographics**

Patent Assignee: MOORE BUSINESS FORMS INC (MOOF )

Inventor: ANDERSON M W; HARGREAVES D; HOELLIG S M; JOHNSON D S; MISCHER B D

Number of Countries: 003 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 9455282	A	19940901	AU 9455282	A	19940221	199436 B
NZ 250926	A	19961126	NZ 250926	A	19940221	199701
AU 674189	B	19961212	AU 9455282	A	19940221	199707
US 5974396	A	19991026	US 9321105	A	19930223	199952
			US 96683906	A	19960719	

Priority Applications (No Type Date): US 9321105 A 19930223; US 96683906 A 19960719

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
AU 9455282	A		83	G06F-015/21	
AU 674189	B			G06F-015/21	Previous Publ. patent AU 9455282
US 5974396	A			G06F-017/60	Cont of application US 9321105
NZ 250926	A			G06F-017/60	

**Gathering and analysing customer and purchasing information...**

**...that uniquely identifies specific product by type and manufacturer into generic product clusters and grouping consumers similarly into consumer clusters based on common consumer demographics**

...Abstract (Basic): The method for gathering and analysing **customer** and purchasing information involves gathering product information that uniquely identifies a specific product by type and manufacturer and grouping the information into generic product clusters. **Consumers** are similarly grouped into **consumer** clusters based on common **consumer** demographics and other characteristics. **Consumer** retail transactions are analysed in terms of product and/or **consumer** clusters to determine relationships between the **consumers** and the products. Product, **consumer**, and transactional data are maintained in a relational database...

...Targeting of specific **consumers** with marketing and other promotional literature is based on **consumer** buying habits, needs, demographics, etc. A retailer queries the database using **selected criteria**, accumulates data from the database in response to that query, and makes prudent business and...

...database may be communicated to a printing subsystem for printing promotional literature directed to particular **customers** based on cluster information stored in the database...

...grocery stores. Permits retailer or retail chain to process transactional information involving large numbers of **consumers** and **consumer** products...

...Title Terms: **CUSTOMER** ;

6/3,K/21 (Item 21 from file: 350)  
DIALOG(R)File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

009965492 \*\*Image available\*\*  
WPI Acc No: 1994-233205/199428  
XRPX Acc No: N94-238441

**Real-time monitoring of telecommunication network for fraudulent use - involves fraud monitoring processor which compares call attributes supplied by billing data collector with subscriber- selected criteria**  
Patent Assignee: AMERICAN TELEPHONE & TELEGRAPH CO (AMTT ); AT & T CORP (AMTT ); AT & T (AMTT )

Inventor: RELYEA W E; RONCA S E

Number of Countries: 008 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
TW 225623	A	19940621	TW 93105570	A	19930713	199428 B
EP 618713	A2	19941005	EP 94302068	A	19940323	199438
AU 9457671	A	19941006	AU 9457671	A	19940308	199441
CA 2114155	A	19941001	CA 2114155	A	19940125	199445
JP 6350698	A	19941222	JP 9482725	A	19940330	199510
US 5706338	A	19980106	US 9340785	A	19930331	199808
			US 96596791	A	19960205	
			US 96686460	A	19960725	
CA 2114155	C	19980127	CA 2114155	A	19940125	199816

Priority Applications (No Type Date): US 9340785 A 19930331; US 96596791 A 19960205; US 96686460 A 19960725

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
TW 225623	A		5	H04M-007/06	
EP 618713	A2 E	10		H04M-003/22	
				Designated States (Regional): DE FR GB	
JP 6350698	A		9	H04M-003/00	
US 5706338	A		9	H04M-001/66	Cont of application US 9340785 Cont of application US 96596791
AU 9457671	A			H04M-003/24	
CA 2114155	A			H04M-001/66	
CA 2114155	C			H04M-001/66	

... involves fraud monitoring processor which compares call attributes supplied by billing data collector with subscriber- selected criteria

...Abstract (Basic): or attributes of telephone calls that are placed through the network and notifying the network **customer**, in real time, when the attributes are indicative of abnormal or fraudulent network usage...

...Abstract (Equivalent): or attributes of telephone calls that are placed through the network and notifying the network **customer**, in real time, when the attributes are indicative of abnormal or fraudulent network usage...

6/3,K/22 (Item 22 from file: 350)  
DIALOG(R)File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

009794789 \*\*Image available\*\*  
WPI Acc No: 1994-074642/199409  
XRPX Acc No: N94-058321

**Wallpaper relational database computer system for retail - uses input card showing colours and textures etc, and computer system lists all entries matching customer selected parameters**

Patent Assignee: ABECASSIS M (ABEC-I)

Inventor: ABECASSIS M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5291395	A	19940301	US 91651810	A	19910207	199409 B

Priority Applications (No Type Date): US 91651810 A 19910207

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5291395	A		10	G06F-015/24	

... uses input card showing colours and textures etc, and computer system lists all entries matching customer selected parameters

...Abstract (Basic): The system for presenting, selecting and retrieving actual samples of wallcoverings based upon selected criteria generated by the user. The user is provided with an input card or brochure listing...

...ADVANTAGE - Automatically lists and may also physically provide customer with patterns matching selected parameters...

...Title Terms: CUSTOMER ;

6/3,K/23 (Item 23 from file: 350)  
DIALOG(R)File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

009602881  
WPI Acc No: 1993-296429/199338  
Related WPI Acc No: 1992-292682  
XRPX Acc No: N93-228494

**Automatic person or object recognition and classification system - detects IR beams reflected from person and generates signal representing angle**

Patent Assignee: DATATEC IND INC (DATA-N); QUADRIX CORP (QUAD-N)

Inventor: FREY R G; GUTHRIE T C

Number of Countries: 014 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 561071	A2	19930922	EP 92302792	A	19920330	199338 B
EP 561071	A3	19940803				199529

Priority Applications (No Type Date): US 92855503 A 19920320

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 561071	A2	E	20	G07C-009/00	

Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI NL PT SE

...Abstract (Basic): the person or object is generated. The person or object is then classified according to selected criteria . Speed and length of person or object is also determined...

...USE/ADVANTAGE - For shop information gathering e.g. number of potential customers where discriminates adults and children. Also traffic or public transport surveys, cash office, stock control...

...Abstract (Equivalent): object from which the beams are reflected. The

person or object is classified according to **selected criteria** .

...

...move past a selected location and for classifying the persons or objects in accordance with **selected criteria** .

6/3,K/24 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

009601962 \*\*Image available\*\*

WPI Acc No: 1993-295510/199337

XRPX Acc No: N93-227677

**Hand-held multi-column printing calculator - prints alphanumeric data in columns enabling printing of bill, invoice, receipt or deposit slip**

Patent Assignee: CANNIZZARO M (CANN-I)

Inventor: CANNIZZARO M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5243550	A	19930907	US 92859150	A	19920327	199337 B
			US 92989939	A	19921210	

Priority Applications (No Type Date): US 92859150 A 19920327; US 92989939 A 19921210

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5243550	A		13	G06F-003/00	Cont of application US 92859150

...Abstract (Basic): others include data selected from the group consisting of a data, a check number, a **customer** number, and a payee's identification...

...document for future editing. Has reprint option. Detects incorrect form size. Sorts entries according to **pre-determined criteria** .

6/3,K/25 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent

(c) 2000 Derwent Info Ltd. All rts. reserv.

008784151 \*\*Image available\*\*

WPI Acc No: 1991-288168/199139

XRPX Acc No: N91-220535

**Technique for certifying magnetic recording disk surface - records test patterns along disk tracks in analog and digital mode and concludes in digital test that simulates customer operation**

Patent Assignee: UNISYS CORP (BURS )

Inventor: YOMTOUBIAN R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5047874	A	19910910	US 89332637	A	19890331	199139 B

Priority Applications (No Type Date): US 89332637 A 19890331

... along disk tracks in analog and digital mode and concludes in digital test that simulates customer operation

...Abstract (Basic): failure criteria for a missing bit, namely FIRST CRITERIA, and for extra bits, namely SECOND CRITERIA . One or **several** analog signal patterns are impressed on all recording sites of the disk surface portions, read...

...Title Terms: **CUSTOMER** ;

6/3,K/26 (Item 26 from file: 350)  
DIALOG(R)File 350:Derwent  
(c) 2000 Derwent Info Ltd. All rts. reserv.

008030058 \*\*Image available\*\*  
WPI Acc No: 1989-295170/198941  
XRPX Acc No: N89-225071

Customer **participatory elevator control system** - enables customer to  
carry out trial of elevator call assignment control and guide control

Patent Assignee: HITACHI LTD (HITA )

Inventor: KUZUNUKI S; MORITA Y; YONEDA K; TOBITA T; UESHIMA T

Number of Countries: 004 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2216682	A	19891011	GB 894039	A	19890222	198941 B
CN 1037122	A	19891115				199034
US 5010472	A	19910423	US 89311952	A	19890217	199120
GB 2216682	B	19920909	GB 894039	A	19890222	199237
KR 9411406	B1	19941215	KR 892674	A	19890303	199642

Priority Applications (No Type Date): JP 8849536 A 19880304

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2216682	A		63		
GB 2216682	B			B66B-001/20	
KR 9411406	B1			B66B-001/18	

Customer **participatory elevator control system...**

**...enables customer to carry out trial of elevator call assignment control and guide control**

**...Abstract (Basic):** The **customer** participatory elevator control system is for use in an elevator system having a **plurality** of elevators serving predetermined **specification** information necessary to operate the elevators is stored. The operation of the elevators is controlled

**...Abstract (Equivalent):** The **customer** participatory elevator control system has a number of elevators serving a predetermined specification information necessary

Title Terms: **CUSTOMER** ;

6/3,K/27 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2000 JPO & JAPIO. All rts. reserv.

06243517 \*\*Image available\*\*  
AUTOMATIC EXCHANGER OF SECURITIES

PUB. NO.: 11-185091 [JP 11185091 A]  
PUBLISHED: July 09, 1999 (19990709)  
INVENTOR(s): KAWABATA YOSHIFUMI  
YAMAGUCHI FUMIO  
KOBAYASHI YOSHINOBU  
APPLICANT(s): GLORY LTD  
APPL. NO.: 09-355139 [JP 97355139]  
FILED: December 24, 1997 (19971224)

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide an automatic exchanger of securities whose operability by a **customer** in the case of exchange is improved.

SOLUTION: The automatic exchanger of securities is provided...

... display part and an exchange sample throw-out means to throw out the exchange sample **selected** by the selection and **specification** switch when the amount of inputted money becomes equal to or more than the total...

6/3,K/28 (Item 2 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2000 JPO & JAPIO. All rts. reserv.

05957694 \*\*Image available\*\*  
DEVICE FOR PREPARING SPECIFICATION AND METHOD THEREFOR

PUB. NO.: 10-240794 [JP 10240794 A]  
PUBLISHED: September 11, 1998 (19980911)  
INVENTOR(s): MAEKAWA YOKO  
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 09-046624 [JP 9746624]  
FILED: February 28, 1997 (19970228)

ABSTRACT

...SOLUTION: A product characteristic item is retrieved from a product characteristic file by using **customer** request information as a keyword (S23). Then, the product spec. of the product characteristic item...

... product specification target data (S33). The design plan having the predicated value fulfilling the product **specification** target data is **selected**, and a product **specification** is prepared (S35).

6/3,K/29 (Item 3 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2000 JPO & JAPIO. All rts. reserv.

05850188 \*\*Image available\*\*  
DIGITAL PRINTER

PUB. NO.: 10-133288 [JP 10133288 A]  
PUBLISHED: May 22, 1998 (19980522)  
INVENTOR(s): SAKAGUCHI YASUNOBU  
ITO SHINJI  
APPLICANT(s): FUJI PHOTO FILM CO LTD [000520] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 08-286572 [JP 96286572]  
FILED: October 29, 1996 (19961029)

ABSTRACT

... original, in a scanner 12 and further, selects the specifications of an order by a **customer**, to issue instructions. The CPU of a controller 14 reads various kinds of required information, including the details of the **specifications selected** from a memory, based on the instructions, to set the power of an image forming...

6/3,K/30 (Item 4 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2000 JPO & JAPIO. All rts. reserv.

05308037 \*\*Image available\*\*  
DESIGN SPECIFICATION INSPECTION SYSTEM FOR ELEVATOR CAGE

PUB. NO.: 08-263537 [JP 8263537 A]  
PUBLISHED: October 11, 1996 (19961011)  
INVENTOR(s): HONMA YUKIE  
YAMAMOTO MEGUMI  
SASAKI MICHISUKE  
APPLICANT(s): HITACHI BUILDING SYST ENG & SERVICE CO LTD [457860] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 07-066171 [JP 9566171]  
FILED: March 24, 1995 (19950324)



ABSTRACT

... parts are selected, the side plate in the design figure 341 is changed into the **selected** parts design **specifications** and data on the side plate of the design specifications 342 are also changed into the **selected** parts design **specifications**. Consequently, the replacement is speedily performed and inspection together with a **customer** is speedily and smoothly carried out.

6/3,K/31 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2000 JPO & JAPIO. All rts. reserv.

04757311 \*\*Image available\*\*

MANUFACTURE INSTRUCTIONS SYSTEM

PUB. NO.: 07-049911 [JP 7049911 A]

PUBLISHED: February 21, 1995 (19950221)

INVENTOR(s): NIINO KATSUHIKO

NIWA TORU

APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

AMADA WASHINO CO LTD [351732] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 05-197360 [JP 93197360]

FILED: August 09, 1993 (19930809)

ABSTRACT

... order, and selecting the parts required for the assembly, corresponding to specifications requested by a **customer**.

...

... necessary detailed classification is derived together with the function classification (step 10). By using this **selected** manufacture **specification**, selection of parts, a calculation of the necessary quantity, etc., are executed, based on a

6/3,K/32 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

(c) 2000 JPO & JAPIO. All rts. reserv.

04152124 \*\*Image available\*\*

AUTOMATIC EXCHANGE MACHINE WITH EXCHANGE QUANTITY DISPLAY CONTROL FUNCTION

PUB. NO.: 05-143824 [JP 5143824 A]

PUBLISHED: June 11, 1993 (19930611)

INVENTOR(s): MATSUMOTO YOSHIYUKI

TANAKA YUJI

APPLICANT(s): OMRON CORP [000294] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 03-331503 [JP 91331503]

FILED: November 19, 1991 (19911119)

JOURNAL: Section: P, Section No. 1619, Vol. 17, No. 532, Pg. 127, September 24, 1993 (19930924)

ABSTRACT

PURPOSE: To immediately perform the exchange processing of an exchange amount desired by a **customer** by displaying plural kinds of optimum exchange quantity replying to requirement corresponding to an exchangeable amount of money specification when one of the money **specifications** is **selected** and inputted by the **customer**, and permitting input by selecting one of them...

... permits the input of the optimum exchange quantity of the amount permitting the exchange of **selected** money **specification** when one of the exchange money specifications is inputted selectively by making a CPU 21 display by distributing to, for example, five quantity designation frames.

Therefore, the **customer** can always select the optimum one exchange quantity desired to exchange, and especially, when the **customer** desires the exchange of low amount, an unrequired key for high quantity is not displayed...

6/3,K/33 (Item 7 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2000 JPO & JAPIO. All rts. reserv.

03601344 \*\*Image available\*\*  
ORDER PRODUCTION SYSTEM

PUB. NO.: 03-264244 [JP 3264244 A]  
PUBLISHED: November 25, 1991 (19911125)  
INVENTOR(s): MATSUZAKI YOSHIE  
IMAI KAORU  
SUZUKI HIDEAKI  
MATOBA HIDEAKI  
WATANABE MASAHIRO  
INABA HIDETOSHI  
ONARI TAKASHI  
UNO MASATO  
MITA TORU  
TANIGUCHI ICHIRO  
SUGIMOTO KOICHI  
MATSUMOTO YOSHIO

APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP  
(Japan)

APPL. NO.: 02-056348 [JP 9056348]  
FILED: March 09, 1990 (19900309)  
JOURNAL: Section: M, Section No. 1214, Vol. 16, No. 77, Pg. 134,  
February 25, 1992 (19920225)

#### ABSTRACT

... an order production system capable of producing a commodity satisfying the demand specification of a **customer** by providing a means to prepare a commodity plan by using demand specifications, design information, production experience, and manufacturing division state data, select and assign a purchase commodity, and manufacture **selected** commodity **specifications**.

...

... to input selection and assignment of a commodity intended to be purchased are provided. The **selected** commodity **specifications** are transmitted to a manufacturing part to manufacture a commodity having the commodity specifications.

6/3,K/34 (Item 8 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2000 JPO & JAPIO. All rts. reserv.

00346683  
ORDER INTENSIFYING SYSTEM

PUB. NO.: 53-148683 [JP 53148683 A]  
PUBLISHED: December 25, 1978 (19781225)  
INVENTOR(s): WAKAYAMA TETSUO  
WAKIMOTO TAKASHI  
ASADA SHINJI  
YOSHIMOTO YOJI  
NAKAYAMA KANJI

APPLICANT(s): NIPPON KOKAN KK <NKK> [000412] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 52-063849 [JP 7763849]  
FILED: May 31, 1977 (19770531)

JOURNAL:

Section: M Section No. 50, Vol. 03, No. 24, Pg. 70, February  
27, 1979 (19790227)

ABSTRACT

... rational order intensifying system for cold rolled and plated products wherein products of similar product **specifications selected** from a large amount of various orders ordered from **customers** are optimally combined into a same lot which is sent out in a production line.

1/2/1

DIALOG(R)File 516:D & B - Duns Market Identifiers  
(Copr. 2000 D&B). All rts. reserv.

09360054

**Vsource Inc**  
5720 Ralston St 312  
Ventura, CA 93003-6008

TELEPHONE: 805-677-6720  
COUNTY: VENTURA MSA: 8735 (Ventura, CA)  
REGION: Pacific

BUSINESS: Holding Company

PRIMARY SIC:  
6719 Holding companies, nec, nsk

LATEST YEAR ORGANIZED: 1995  
STATE OF INCORPORATION: NV DATE OF INCORPORATION: 10/22/1980  
ANNUAL SALES REVISION DATE: 01/02/2000

	LATEST YEAR	TREND YEAR (1998)	BASE YEAR (1996)
SALES \$	4,060 \$	NA \$	NA
EMPLOYEES TOTAL:	39	39	10
EMPLOYEES HERE:	10		

SALES GROWTH: NA % NET WORTH: \$ 8,305  
EMPLOYMENT GROWTH: 290 %

SQUARE FOOTAGE: NA  
NUMBER OF ACCOUNTS: NA

THIS IS:

A HEADQUARTERS LOCATION  
AN ULTIMATE LOCATION  
A CORPORATION

DUNS NUMBER: 92-847-3511  
CORPORATE FAMILY DUNS: 92-847-3511

CHAIRMAN: McShirley, Robert /Chb-Chb-Pres  
NUMBER OF EXECUTIVES: 14

LATEST UPDATE TO RECORD: 04/05/00

3/9/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1307284 Supplier Number: 01307284  
Annuity, Life Quotes Offered on \*Internet\*  
(Coverdell & Co has formed a joint venture with QuickQuote Insurance Agency  
to offer annuity and term life \*insurance\* \*quotes\* on the World Wide Web  
)

American Banker, v CLX, n 196, p 8  
October 11, 1995

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Coverdell & Co (Atlanta, GA) has formed a joint venture with QuickQuote Insurance Agency (Incline Village, NV) to offer annuity and term life \*insurance\* \*quotes\* on the World Wide Web. QuickQuote's System \*compares\* more than 400 term life \*insurance\* products and 120 fixed-rate annuities. Coverdell, which is bank insurance marketing firm, can modify the user interface for consistency with a bank's existing system.

COMPANY NAMES: COVERDELL & CO; QUICKQUOTE INSURANCE AGENCY INC  
INDUSTRY NAMES: Information industry; Insurance; \*Online\* services  
PRODUCT NAMES: Life insurance (631000); \*On\*-\*line\* service providers  
(737500)  
CONCEPT TERMS: All company; All product and service information; Joint  
venture; Product introduction  
GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

3/9/3 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01134613 97-84007  
Tap the \*Internet\*'s endless supply of information  
Stipe, Suzanne E  
Best's Review (Life/Health) v96n8 PP: 84-85 Dec 1995 CODEN: BRLHB5  
ISSN: 0005-9706 JRNL CODE: BIH  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages  
WORD COUNT: 1045

ABSTRACT: Few people in business are tapping the full potential of the \*Internet\*: information. The hardest part of using the \*Internet\* is just getting started. Insurance agents and brokers should keep up with the InsWeb site. The site offers a glossary of insurance terms and information and statistics about the insurance industry for consumers, agents and companies.

TEXT: These days everyone is talking about the \*Internet\*. Businesses are rushing to create a presence and experts on everything from marketing to information systems are debating the future of electronic commerce. But even with all the hype, few people in business are tapping the full potential of cyberspace: information.

The reason for this is the sheer amount of information available; there is almost too much information out there, which can be very intimidating. Entering the \*Internet\* for the first time is like entering a library with no Dewey decimal system. The books are all there, but finding the ones you want is the problem.

Recently, I began my exploration of the \*Internet\*. Rather than surfing the net or cruising in cyberspace, I have been stumbling along the information superhighway. After a few ventures, however, I found it is not as

intimidating as it first appears. And now I realize why people spend so much time on the \*Internet\*; the resources appear to be endless, especially with more and more sites going up daily. The constant evolution of the \*Internet\* , and the World Wide Web especially is demonstrated by the changing nature of the sites available. Sites may change location, merge with other sites or go out of business. Many of the sites are useful, others are just fun and some are neither. At Abu's Funky Facts site you can learn such fascinating facts as the average temperature of the universe is 3 degrees Kelvin.

The hardest part of using the \*Internet\* is just getting started. In this installment of the Industry \*On\*-Line\* , I will discuss how to begin gathering information in cyberspace. For newcomers and experienced users alike, the best way to find sites on a topic is to use the various search engines which explore the \*Internet\* by keyword or topic.

Through the search engines I found many insurance companies, agents, organizations, regulators and information on the \*Internet\*. Among sites of interest are the Insurance Companies & Resources on the Net, Insurance Companies in the World Wide Web and Insurance Products and Services sites, which contain hot links to insurance-related sites. Hot links are automatic connections to other sites, usually similar or related in some way to the site you are visiting. These links, also called hypertexts or hyperlinks, operate in a fashion similar to transferring a call, whereby the caller is rerouted to a phone at another location.

Also of interest, the Insurance News Network, billed as "Your Guide to Auto, Home and Life Insurance," has information on the various insurance lines, as well as hot links to state regulator sites, Standard Poor's ratings and \*QuoteSmith\*, a free term life \*insurance\* price \*comparison\* service. The National Association of \*Insurance\* Commissioners' web site allows users to get information about committee activity and model laws, regulator information and abstracts, and articles from various newsletters.

A site to keep your eye on is the InsWeb site; although somewhat limited at press time because of its recent startup, it looks like it holds promise. It currently offers a glossary of insurance terms and information and statistics about the insurance industry for consumers, agents and companies. The site also promises to offer employment services, regulatory information, agent locator and quote services, industry news and personnel changes.

Other sites of interest are the glossary of financial planning, which defines or explains financial planning terms from "absolute liability" to "written premiums", and the financial glossary, disseminated by the New England Mutual Life Insurance Co., Boston. The financial glossary also has links to the Social Security Administration, Internal Revenue Service and the Insurance Information Institute.

To locate insurance-related addresses, insurers and agents can search for such keywords as: insurance, actuarial, loss control, residual market, self-insurance, underwriting, experience rating, workers' compensation, workplace safety, annuities, universal life, variable life and managed care. What draws most \*Internet\* users is the huge variety of information available. Whatever topic you are interested in is probably covered on the \*Internet\* ; it is just a matter of determining the necessary keywords to plug you into an appropriate site.

One of the best starting points I've found on the \*Internet\* is the Yahoo site, which includes a topical index of the World Wide Web. By searching by topic or keyword, Yahoo directs you to sites that specialize in the subject in which you are interested. The only problem is the Yahoo' site often is difficult to access, presumably because so many people are trying to use this worthwhile site.

Another good search engine can be found at Carnegie Mellon University's Lycos site, billed as the "catalog of the \*Internet\*." Lycos scans millions of documents on the \*Internet\* for keywords and identifies those documents that are found through the search. If you want to search by topic or category, the EInet Galaxy search engine also can help. Topics included on this site, in addition to the search mechanism, are business and commerce, engineering and technology, government, law, medicine and reference information. The InfoSeek Net Search offers a search mechanism and hot links to sites in finance, news and health, among others.

One way to find businesses on the web is by using the World Wide Yellow pages. Comparable to the traditional telephone book, this site allows you to search for \*Internet\* addresses by name and location, as well as by heading.

Although it is not a search mechanism, the ClarkNet site is also a good jumping off point to start research. It contains a list of more than 130 useful sites, with links to all of them. This site can link users to such addresses as PharmInfoNet, a site housing pharmaceutical information.

Besides actually being on the \*Internet\*, the best way to find \*Internet\* sites and to keep abreast of the frequent address changes is to look for them in magazines, newspapers and on the television. New \*Internet\* sites are everywhere. To find insurance specific sites, read trade publications, general and business newspapers, and organization publications.

Please contact me with the addresses of sites you have found particularly useful or with any questions or issues you would like addressed in this column. You can contact me by electronic mail at bestreview(at)ambest.com, by fax at (908) 439-3363, or by mail at Best's Review, A.M. Best Co., Ambest Rd., Oldwick, N.J. 08858.

THIS IS THE FULL-TEXT. Copyright Alfred M Best Co 1995  
GEOGRAPHIC NAMES: US

DESCRIPTORS: \*Internet\*; Advantages; Insurance agents & brokers;  
Information management

CLASSIFICATION CODES: 9190 (CN=United States); 5250 (CN=Telecommunications systems); 8210 (CN=Life & health insurance)

3/9/4 (Item 2 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01132021 97-81415  
Service firms latest entrant on the Web  
Nash, Kim S  
Computerworld v29n50 PP: 1, 66 Dec 11, 1995 CODEN: CMPWAB ISSN:  
0010-4841 JRNL CODE: COW  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages  
SPECIAL FEATURE: Charts  
WORD COUNT: 558

ABSTRACT: Rival companies have begun to use the World Wide Web to build single-industry shopping malls that make it easy for customers to \*comparison\* shop. InsWeb, an \*insurance\* industry site with 25 members, was launched in November 1995. With InsWeb, customers will avoid having to conduct their own company-by-company searches on the Web. The site run by Grocery Manufacturers of America seeks to serve a dual role as a marketing outlet and a library-like source of information.

TEXT: Imagine you've moved from Minnesota to Florida with your family and your dachshund, but little Schnitzel doesn't take well to the upheaval and develops a heart condition.

How are you going to find a trustworthy canine cardiologist in your new town?

VetFind, that's how. It's a World Wide Web site with listings of dozens of U.S. veterinarians, along with fees and other business information. VetFind is just a recent example of how rivals have begun to use the Web to do something they would never do on terra firma: build single-industry shopping malls that make it easy for customers to \*comparison\* shop.

\*Insurance\* \*companies\*, real estate agents, plumbing suppliers and many other firms in distinct vertical industries have begun cavorting on the Web.

The Web "is more effective and less costly than older, traditional [marketing] methods," said Tom Newton, vice president of marketing at Grocers Insurance Group, Inc., a Portland, Ore.-based insurance company for grocery stores.

Next year, Grocers \*Insurance\* plans to offer policy \*quotes\* and the ability to file claims over InsWeb, an insurance industry site with 25 members that was launched last month.  
Order to chaos

InsWeb was created as a way to "organize the chaos," said Darrell Ticehurst, president of Strategic Concepts Corp., the Burlingame, Calif., company that runs the site.

"With 4 million domain names out there, a search for 'insurance' on Yahoo is going to bring up a huge list," Ticehurst noted, referring to the popular Web search engine from Yahoo Corp.

With InsWeb, customers will avoid having to conduct their own company-by-company searches on the massive Web, he explained.

The site run by Grocery Manufacturers of America (GMA) meanwhile, seeks to serve a dual role as a marketing outlet and a library-like source of information.

GMA is a Washington trade association and government lobbying group for food and consumer goods firms. On its site sits a continuously updated storehouse of government regulations, pending laws and news on the grocery industry, said Dave Schroeder, coordinator of \*on\*-line services for GMA. Reynolds Metals, a GMA member, uses GMA's site as a library for internal research. Applications on Reynolds' private \*Internet\*, or intranet, sport a button to whisk employees right to <http://www.gmabrands.com>.

But fear of too close-for-comfort competition has scared off some companies from participating in industry-specific sites. Suddenly, comparison shopping is all too easy for \*on\*-line consumers. And a slightly higher price than a Web neighbor could lose a company business, said Don Jones, founder of Industry.Net, Inc., a Pittsburgh-based Web site for nuts and bolts makers, PC companies, test and measurement firms and other industrial suppliers.

A site of her own

Such raw competition made Nan Mackstaller, a Tucson, Ariz., real estate agent, opt out of the National Association of Realtors' \*online\* project, launched last month. She said she didn't want to be just another face in a crowd of U.S. real estate agents on the site, which lists 60,000 homes and properties for sale, in some cases from competing agents.

But Mackstaller recently established her own Web site to do much the same thing.



"It's difficult to find a particular agent within a Web site" as big as the association's, she explained. With her own site, "my home page will appear with the same strength of [the association's], and my face will be right there when someone clicks on it," she said.

THIS IS THE FULL-TEXT. Copyright CW Publishing Inc 1995

COMPANY NAMES:

Grocery Manufacturers of America

GEOGRAPHIC NAMES: US

DESCRIPTORS: World Wide Web; Service industries; Market strategy

CLASSIFICATION CODES: 9190 (CN=United States); 8300 (CN=Service industries not elsewhere classified); 5250 (CN=Telecommunications systems); 7000 (CN=Marketing)

3/9/8 (Item 6 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00728366 93-77587

Landing the Right Loan System Loan Automation Buyer's Guide

Stetenfeld, Beth

Credit Union Management v15n7 PP: 28-39 Jul 1992 ISSN: 0273-9267

JRNL CODE: CUM

DOC TYPE: Journal article LANGUAGE: English LENGTH: 8 Pages

WORD COUNT: 7284

ABSTRACT: Credit unions searching for loan automation products and vendors should not make a choice overnight. Frank Berrish, chief executive officer of IBM Endicott-Owego Employees Federal Credit Union (IBMEOEFCU), recommends allocating adequate time for this mammoth project. In IBMEOEFCU's case, selecting a loan automation system was part of a 4-year project and involved a total review of the lending function. The system IBMEOEFCU ultimately chose was FutureLoan! from MicroNet Systems Inc. Security Federal Credit Union (SFCU) in Flint, Michigan, selected its loan application package in just 6 months. SFCU settled on the Rally system, marketed by Minnesota Mutual. Designed to help credit unions distinguish the mainframe system from the standalone software and provide some nuances of each product, the Loan Automation Buyer's Guide includes such products as: 1. LOAN-PRO II, designed exclusively for credit unions, and 2. SOS-UNIX, a complete loan package that stores \*online\* applications for every borrower and co-borrower.

TEXT: Frank Berrish puts it best when he says, simply, "Take your time." Loan automation products and vendors are numerous, and the decision on what firm and software are right for you is not to be made overnight.

Before you set up that first vendor meeting, even before you decide who should sit on the selection committee, Berrish recommends that you allocate adequate time for this mammoth project.

Berrish is CEO of \$630 million IBM Endicott/Owego Employees Federal Credit Union (IBMEOEFCU), Endicott, N.Y. In his credit union's case, selecting a loan automation system was part of a four-year project, and involved a total review of the lending function.

#### FUNCTIONAL AND AFFORDABLE

IBMEOEFCU's main goal was to discover how to handle loan origination and processing more efficiently. Staff wanted an \*on\*-line software application that could handle market segmentation, credit scoring, credit committee reports, and the printing of notes and disclosures.

The credit union's selection committee included seven staffers: the CEO, a

senior vice president, an internal auditor, and department heads in information systems, branch administration, loan operations and marketing. The committee researched the options, compiled a list of vendors and narrowed the field down to three systems, all of which met IBMEOEFCU's priority needs and overall selection criteria of functionality and affordability.

"We went back and forth on two of them," Berrish says. "Then we narrowed it down to one and installed it."

The system IBMEOEFCU ultimately chose was FutureLoan!, a product sold by MicroNet Systems Inc. (formerly Futuring D.P. Inc.), Redlands, Calif.

FutureLoan! wasn't implemented until February 1992, so IBMEOEFCU is still "in a tweaking, or adjustment, stage," Berrish says. The system originally was installed using a local area network (LAN), but now the credit union is ready to run it on a wide area network (WAN) to its nine branches.

The final selection between two equally adequate systems was quite difficult, Berrish says. But other challenges presented themselves earlier in the process.

"One of our biggest problems was trying to resolve the technological problems," he says. "It requires a lot of coordination with outside vendors. There are two or three different layers of software and vendors."

Then there was the problem of getting vendors to actually demonstrate specific applications in action.

"We had problems trying to compare apples to apples," Berrish explains. "We often were told 'That's in development' or 'That's coming.'"

Finally, there was some difficulty coordinating the credit union's various departments. In particular, loan and branch administration required special attention. The two departments share data processing, but have distinct needs and goals.

"There was a lot of data involved, and we had to get buy-in' from both departments," Berrish says.

IBMEOEFCU simplified the entire selection process by developing a spreadsheet that compared the costs and capabilities of the three finalists. Berrish also says the credit union held as many meetings as possible to iron out all the details.

#### TAILOR-MADE PACKAGE

You're saying you don't have four years to devote to shopping for a loan automation system? You need to make a change fast?

Most would agree that you should take as much time as possible. But if you have a clear plan and goals, the decision can be made in a shorter time frame.

Security Federal Credit Union (SFCU) is evidence of that. The \$138 million Flint, Mich., credit union selected a loan automation package in just six months.

A committee made up of the CEO, Terrell L. Pierce, and the operations manager, loan manager, collections manager, assistant loan manager and data processing (DP) manager compared five systems. SFCU's main goal was to improve member service.

"We were trying to reduce the time it took to originate loans and to improve the efficiency of the lending process," Pierce says. Key requirements were that the system be able to produce completed loan

applications, provide a more detailed tracking system, centralize the lending process, interface with SFCU's DP system and operate on a WAN.

Several systems met those basic needs. But the deciding factor turned out to be flexibility. SFCU settled on the Rally system, marketed by Minnesota Mutual, St. Paul, Minn.

"We felt more comfortable with Rally," Pierce says. "The vendor indicated it would assist us in developing the system to meet our specific needs."

Rally, a PC-based package, was installed at SFCU in August 1991--starting with one office and, during the course of several months, phased in at the institution's two other branches.

What did Pierce learn from his experience?

"Even though we had top management on the committee, there were some other main players involved somewhat after the selection. Maybe we could have had them a little more involved prior to staff training," he says.

Pierce also learned how valuable technical expertise can be. He suggests that credit unions "have on-staff expertise to understand how the host system works and how the loan origination system works, and how the interface may work. And you may need to have an outside consultant involved to get you through the real technical issues."

#### A DREAM COME TRUE

While changes in technology can be overwhelming, they also can make CEO dreams come true.

Nearly a year and a half ago, Jean M. Yokum, president of \$396 million Langley Federal Credit Union (LFCU), Hampton, Va., was frustrated with the credit union's lending process. She knew something had to be done when employees were finding it difficult to meet the credit union's promise of a loan decision within one day.

Yokum wanted that decision to take mere minutes. "The main thing I wanted was service to the member. I wanted them to be able to get a loan as quickly as possible, and not have to fill out so many papers," she says. "I was looking for a system that would allow us to give information to our members on the spot--whether the loan was approved or denied--and advice on how to qualify in the future."

After approaching LFCU's board with the request for a new loan automation system, Yokum--along with the president of LFCU's CUSO, the executive vice president, and vice presidents of finance, information systems and marketing--developed a "wish list" of credit union needs:

- \* create fast turnaround;
- \* achieve an approval rate of consistently high quality;
- \* eliminate the need for members to fill in loan applications;
- \* be able to network with all credit union branches;
- \* increase the ability to cross-sell and deliver all credit union products to members; and
- \* install a total loan customization system that's affordable.

After \*comparing\* several \*vendors\* and narrowing the list down to three, LFCU settled on Atlanta, Ga.-based Creditor Resources Inc.'s LOAN-PRO

system. The selection process took a little more than a year.

But it was a fruitful effort, Yokum says. Not only does the system meet all the needs listed above, it also allows the credit union's lending function to remain independent. Since LOAN-PRO is a stand-alone, WAN-based system, it can tie into all the data on LFCU's Citicorp system, yet continue to operate if the mainframe is down.

"We wanted a system that could operate on a PC base and that would go into all our branches," Yokum says. "We wanted more capabilities than we could get on our in-house system."

LOAN-PRO allows staff to track records for loan reports, generate membership cards and credit committee and board reports, and print certificates of deposit (CDs).

And all of these functions can be handled with great speed and accuracy, Yokum says. For example, previously the credit union ordered CDs from a vendor and manually filled in member information. "There were a lot of mistakes. It was a real problem," Yokum says.

But the biggest improvement coincides with Yokum's biggest dream; now LFCU staff can make loan decisions in five minutes.

#### A SHINING REPUTATION

Four years ago, when CEO Joy Waldrep first crossed paths with Madison, Wis.-based CUNA Mutual Insurance Group's MutuaLink system, her credit union was loaned out. While the system sounded wonderful, she says, the credit union had no need for it at that time.

But when \$16 million Ventura Schools Federal Credit Union (VSFCU), Ventura, Calif., began to look at real estate lending a year and a half later, it became clear that further automation was necessary. "I started thinking back that MutuaLink had the capability to interface with our data processor," Waldrep says.

While she and a search committee--including board members, a few general members and VSFCU's loan manager--looked at a couple other systems, MutuaLink was the easy winner.

There were two main reasons: Waldrep had worked with a similar system while employed by a mortgage banking firm, and she felt comfortable knowing that CUNA Mutual and MutuaLink already had developed a good reputation for service and quality.

At the time, VSFCU's \*on\*-line\* processor (then Citicorp, now FiServ) was looking for a credit union to be a test site for linking its software to MutuaLink. VSFCU took the company up on its offer and today serves as a model institution for the system. This means that other credit unions are encouraged to visit VSFCU to see MutuaLink in action.

#### A BREAK FROM THE PAST

Seeing the loan automation system in action is a crucial step in the selection process, says Lee T. MacMinn, CEO of \$34 million Educational Credit Union (ECU), Philadelphia.

Though MacMinn looked at several systems, he says his selection process "wasn't really that involved." When he took the reigns of ECU in 1986, the institution was close to insolvency.

"The first thing we had to do was justify our existence," he says. Selection of a loan automation system, by comparison, was much simpler.

"Because of the problems at the credit union, I probably had more latitude than another credit union would, or than I would have today at this credit union," he says.

MacMinn, himself, comprised the selection committee. He settled on Wayne, Pa.-based AFTECH's (Automated Financial Technology Inc.) system, because, at the time, the company was a small, local processor, and "responsive to my questions."

The fully integrated DP/loan automation system also was speedier than others he looked at in the area of loan origination. Other AFTECH features that sold MacMinn included the ability to generate credit bureau reports, flexibility in redesigning forms and the ease of reformatting the system to fit the credit union's growth needs.

By the end of 1986, he had approval from the regulators, and he scheduled the conversion from ECU's "archaic" \*on\*-line\* system to the new AFTECH system for six months later, to coincide with a move to a new building.

While going through that much change at one time was "a tremendous job," MacMinn says, it allowed the credit union to make a clean break from the past. And who wouldn't want to leave an archaic, labor-and time-intensive process behind?

But beware the cost of saying goodbye to that archaic process. Berrish says his credit union spent approximately \$250,000 on loan automation. "Some of these systems require hardware that, alone, could cost close to \$500,000," he adds.

The point is to read up and compare and, as Berrish says, take the time to make sure you'll get what you pay for.

"I'd suggest that credit unions look at a lot of systems," agrees MacMinn, and before making the final selection, "they should see it at work in an actual credit union using the same data processing system, with the same loan services and the same volume of loans. That way you're not relying on the promises of the vendor."

Beth Stetenfeld, formerly assistant editor for Credit Union Management, is now an outreach specialist in journalism and desktop publishing for the University of Wisconsin-Madison. During her three-year career at the Society, Stetenfeld also served as editor of Financial Operations magazine and Operations Exchange and Council Connection newsletters.

#### LOAN AUTOMATION BUYER'S GUIDE

What seemed like an innovation only a year ago is now being recognized as a standard way of doing business. But as more and more credit unions discover the benefits of automated loan processing, the list of products that perform this incredible feat grows ever longer.

The following "Loan Automation Buyer's Guide" is designed to help you distinguish the mainframe systems from the stand-alone software--and fill you in on some of the nuances of each product. From the first listing to the last, you'll find recipe after recipe for streamlined operations and increased accuracy and efficiency. And ultimately you just may stumble on the technology that will change the face of your lending process forever.

Listed companies furnished their own product information, and inclusion or exclusion of information or firms reflects no partiality by Credit Union Management or the Credit Union Executives Society (CUES). In addition, the magazine and CUES assume no responsibility for products listed. Nor does inclusion imply product endorsement.

\* AFTECH, (AUTOMATED FINANCIAL TECHNOLOGY INC.)

900 West Valley Road Wayne, PA 19087 Phone: 215/687-6137 Fax: 215/254-8542  
Contact: Richard M.M. McConnell, marketing manager

AFTECH offers a complete loan automation package, including collections and credit bureau reporting programs. It runs on any Digital Equipment Corp. (DEC) VAX/VMS computer. Price varies.

\* ASSOCIATED SOFTWARE CONSULTANTS INC.

7530 Lucerne Drive Cleveland, OH 44130 Phone: 800/628-4687 Fax:  
216/826-1140 Contact: Cynthia Choi, sales coordinator

The completely user-definable UNIFORM Loan Processing System takes loans from prequalification to underwriting to secondary marketing. Computer specs: PC compatibles and Novell networks. Price: varies by number of users.

\* CREDIT MANAGEMENT SOLUTIONS INC. (CMSI)

5950 Symphony Woods Road, #301 Columbia, MD 21044 Phone: 410/740-1000 Fax:  
410/740-1540 Contact: Chip Riordan, director of sales

CreditRevue credit automation software streamlines each activity associated with credit investigation. Loan applications flow through electronic stations from data collection to loan administration and booking procedures. CreditRevue supports unique data entry screens, and scoring and analysis operations for each lending product, all tailored to client requirements. Credit decisions can occur automatically or result from any combination of auto-assisted and judgmental analysis. Users maintain decision criteria, allowing system flexibility as market changes arise. CreditRevue monitors lending policy guidelines to ensure compliance for both regulatory and managerial issues. Decisions can be faxed instantly to the loan origination source, accompanied by approval conditions, counter offers and any other supporting data. Originators with authorized access can communicate directly with CreditRevue. A Loan Administration option augments CreditRevue with preparatory operations for booking and boarding a loan. Loan packages are checked against product-specific lists of necessary procedures and documents, credit policy guidelines, and credit stipulations to ensure completeness and absolute credit quality. You design custom CreditRevue reports to measure operational and user effectiveness. CreditRevue supports local and wide area network environments and allows remote user \*on\*-line\* access from PCs and terminals. CreditRevue runs on UNIX computers and a variety of IBM DEC, DC, NCR and AT&T systems. Price: depends on number of users and degree of customization.

CrossSell loan solicitation enhancement to CreditRevue increases direct marketing effectiveness for financial institutions. Whether the marketing effort is direct mail, multi-media or telephone sales, CrossSell's prospect analysis and lead segmentation allow you to target the most qualified prospects. Leads can be loaded manually or from third-party databases. User-defined screens and scripts support individual marketing campaigns simultaneously. Full-screen editing features allow you to copy and revise scripts or build scripts "from scratch." You devise calculations based on logic elements to direct handling and screen-to-screen movements. Scripts may be used to field member inquiries. A user-maintained Queue Manager sends leads to appropriate sales reps, while the system automatically tracks the movement of each lead within CrossSell. Reports can be designed to track success of sales strategies. Applications gathered and completed in CrossSell can be accessed and manipulated through Credit Revue. Computer specs: same as above. Price: available on request.

\* CREDITOR RESOURCES INC. (CRI)

1100 Johnson Ferry Road Atlanta, GA 30342 Phone: 800/521-1670 (United States), 8001336-2900 (Canada) Fax: 404/257-0159 Contact: Deneen Sorrells, systems consultant manager

LOAN-PRO II is a state-of-the-art PC-based loan automation package designed exclusively for credit unions. The system automates every front-line staff function, including mainframe member database enhancement, credit bureau access, debt ratios, credit scoring, document printing for all departments, word processing, collection notes, cross-selling, and loan and insurance tracking for management and staff. The system, is designed to eliminate duplicate entry of information, organize and coordinate all computer activity for your staff, provide the tools necessary to centralize the loan function and eliminate the need for staff to leave members while working with them. System flexibility plays a key role in LOAN-PRO's success. Screens, reports and documents can be customized to meet each credit union's unique lending needs. Because the system is PC-based, any changes can be made easily and immediately. LOAN-PRO II currently enhances 19 different data processing (DP) systems throughout the United States and Canada. CRI's systems consultants can assist in creating a wish list to achieve your credit union's loan automation goals. Price: depends on system configuration.

\* C.U. MANAGER INC.

3469 Wilmington Road New Castle, PA 16105-1067 Phone: 412/656-1127 Fax: 412/656-1215 Contact: Sherina Flago, supervisor/software development

Credit Union Managed(R) is a complete in-house single or multi-user PC system, including integrated loan processing. Computer specs: MS-DOS-compatible, 640K RAM, hard disk. Price: \$3,995 (single-user).

\* CUNA Mutual Insurance Group

5910 Mineral Point Road, P.O. Box 391 Madison, WI 53701 Phone: 800/937-2644 Fax: 608/238-5345 Contact: MutuaLink(R) Response Center, 800/962-5465

MutuaLink( R) Application Processing is the collection point for all information on CU members and their loan applications. Price: \$4,250-8,500 with discounts to credit insurance policyholders. Runs on IBM PCs and compatibles, 640K minimum memory, DOS 3.3 or higher, a hard disk drive, and a laser or impact printer.

MutuaLink(R) Loan Processing is a consumer loan origination program that performs a wide variety of complex calculations and printing tasks. Also prints a variety of reports that allow users to better manage loan portfolios. Price: \$4,250-10,000 with discounts to credit insurance policyholders. Computer specs: same as above.

MutuaLink(R) Mortgage Origination System is a total loan production system with fully integrated modules for qualifying, processing, closing, tracking and electronic communications. Designed to conform to secondary market requirements with a logical screen flow that emulates the FNMA 1003 application, the system provides all the standard documents, including Reg Z, Truth-in-Lending disclosures and RESPA good faith estimates. Can also handle all types of changing first real estate loan programs and can generate the user's customized documents and reports. Price: \$12,500-18,750 with discounts to credit insurance policyholders. Computer specs: same as above.

\* CUSA INC.

969 East 4800 South Salt Lake City, UT 84117 Phone: 801/263-1840 Fax: 801/265-3223 Contacts: Garn Ingram, executive vice president

(USA Credit Union Management System handles all processes necessary for loan creation, linking everything from the amortization schedule to the printing of disclosures. The management program runs on various UNIX-based systems. Price: available on request (800/285-2872).

\* C U SERVICES CORP.

700 Gale Drive Campbell, CA 95008 Phone: 408/866-3408 Fax: 408/866-3404  
Contact: Susan Fallon, communications manager

The FOCUS XP in-house system's comprehensive lending software automates the entire lending process from loan application processing and tracking, through loan preparation, to \*on\*-line\* loan collection for delinquent accounts. FOCUS XP also processes and tracks consumer loan activities and aspects of real estate lending. Loan Application, Loan Preparation and Loan Collection features are optional software modules available to users of the FOCUS XP in-house system for credit unions.

\* DYNAMIC INTERFACE SYSTEMS CORP. (DISC)

12555 W. Jefferson Blvd., #285 Los Angeles, CA 90066 Phone: 310/305-9995  
Fax: 310/306-3356 Contact: Traude Christeson, president

LOANLEDGER + is an \*on\*-line\* servicing system for mortgage-style (actuarial) Rule-of-78 or simple-interest loans. Adjustable styles are available. The system includes built-in collection letters, amortization schedules and a report writer, and offers a choice of billing statements or coupons. Loanledger + handles 20 to 1 million loans, limited only by hardware. The system runs on IBM XT/AT/P52 and most compatibles, MS-DOS 3.3 or higher, and a minimum memory of 640K. Price: \$5,500 (single user); \$8,750 (multi-user).

\* EDS CORP.

5400 Legacy Drive Phone: 214/604-7433 Fax: 214/604-6596 Contact: Fay Stewart, loan origination product supervisor

EDS' Loan Origination feature automates a credit union's entire loan and document preparation functions. The feature provides \*on\*-line\*, real-time access to member and previous application data. From a single PC, application information can be created/updated, credit bureau reports can be requested, Truth-in-Lending calculations can be performed, loans can be booked, and loan documents can be printed. Loan Origination also enables credit unions to customize, screen and document each loan product, and create reports to track loan activity. Each application can be accessed from any credit union location, comprehensive edits can be completed and laser-printed documents can be created. Computer specs: minimum 80286 co-processor with a 12-megabyte hard drive, two megabytes of RAM and DOS 3.0 or higher and a color monitor. Price: varies on amount of customization requested and hardware configuration.

\* EDS CORP.

(same address as above) Phone: 800/848-1206 Fax: 214/604-3220 Contact: Cindy Smith, product manager

FLAGSHIP Batch is a complete, distributed processing system for credit unions utilizing an on-site microcomputer that collects data and transmits it to a mainframe for further processing. It features share, loan, certificates, club, share draft, and ACH/ATM processing. A fully integrated General Ledger simplifies bookkeeping. Loan processing on the FLAGSHIP Batch System specifically features loan amortization schedules, loan payment calculation (with insurance payments if desired), loan payment coupons, fully maintainable loan parameters, delinquency reports and notices, variable-rate lending support, refinancing and add-on support, 1098 mortgage interest reporting, and credit bureau reporting (if desired).



The system further provides complete reporting of all loan activity, both financial and non-financial, complete with principal and interest breakouts of payments. The PC platform allows credit unions to select and run third-party loan origination software for preparing loan documents. Hardware specs: IBM PS/2 or compatible, monochrome or color monitor, MNF Class 3 modem, and dot matrix or laser printer. Price: System prices begin at approximately \$6,000 and increase depending on the size and needs of the credit union. Monthly processing charges also apply.

\* EPL INC.

1225 Fifth Ave. N. Birmingham, AL 35203 Phone: 205/731-7200 Fax: 205/731-7245 Contact: Ben Heyward, product marketing analyst

PC Lender provides a fully automated consumer loan application and origination system for EPL users. Application data resides on the EPL host system, making up-to-date information available to any PC Lender workstation in the network. A fully integrated Personal Financial Statement is compiled for the member, and \*on\*-line\* application history is retained for future review. Options also are available for accessing credit bureau information. The PC Lender workstation is an MS-DOS PC that performs calculations of payment options and ratios, edits input, produces loan forms on a laser printer, and interfaces with the EPL host for automated disbursements and closed-end loan set-up. PC Lender requires an EPL host system (in-house or service bureau) and MS-DOS PC workstations with appropriate memory and disk. Price: Contact EPL.

\* FAIR, ISAAC AND CO. INC.

120 N. Redwood Drive San Rafael, CA 94903-1996 Phone: 415/472-2211 Fax: 415/492-9381 Contact: Rachel King, corporate marketing director

CreditDesk(TM) PC software fully automates credit application processing and scoring, including credit bureau report retrieval and analysis. Taking full advantage of its menu-driven Microsoft Windows screen displays, CreditDesk enables users to work with credit applications in an intuitive, visual way. The system automatically obtains and formats the credit report, and incorporates a Fair, Isaac credit bureau score into the application score. Applications are scored with a product-specific scorecard developed for either installment loans or revolving credit. The system can be programmed to make automatic decisions or to flag applications for lender review as determined by management policies. A complete set of reports provides the information necessary to both manage the system and monitor credit strategies. CreditDesk helps decrease paper flow and improve efficiency. It can interface with other office systems, such as spreadsheet programs or word processing. Computer specs: IBM AT, IBM PS/2 or 100-percent compatible computer with an Intel 80286, 80386 or 80486 processor; PC DOS or MS DOS running Windows; four megabytes of RAM; and C language. Price: \$3,885-25,000 for a single user; \$7,500-105,000 for multiple users.

Desktop ASAP is a sophisticated, interactive credit application processing software package for the IBM AT or compatible PCs. Running as a Windows application, the system automatically processes any combination of credit card, direct and indirect installment loans, preapproved credit, leasing, equity loans and insurance. Desktop ASAP performs all the functions required to accept or decline accounts. It retrieves and interprets credit bureau reports and automatically scores applications. It allows for credit analyst review at strategic decision points. The scoring rules and parameters may be revised as necessary by authorized personnel. The system is cost-effective for any operation large enough for a custom-developed scorecard. A real-time response is needed, an answer can be provided within minutes. Computer specs: same as above. Special configuration requirements: two megabytes of RAM, hard disk, graphics card and printer supported by

Windows, and a modem. Price: same as above.

Mid-range ASAP is sold as a stand-alone mini-computer system and is used for processing all types of credit applications. It enables the customer to increase staff productivity by 50 percent or more, gain strategic control over credit decisions, analyze credit reports automatically and with complete accuracy, satisfy members with fast turnaround and efficient personal service. Computer specs: Motorola 68000, turnkey system, MVS, MVS/XA, MVS/SP. MVS/ESA, Prosper language. Price: \$100,000-500,000.

\* FIRST FINANCIAL CONDUIT

608 Silver Spur Road, Suite 230 Rolling Hills Estates, CA 90274 Phone: 800/743-7684 or 310/541-9446 Fax: 310/377-9534 Contact: Alexander Sajovich, president, or Bill Blomgren, regional sales manager

The Mortgage Solution is an automated mortgage loan origination and secondary marketing department that offers your members a full gamut of continuous mortgage products. The Mortgage Solution allows your credit union to portfolio the mortgage or sell it in the secondary market. All documentation is in full compliance with NCUA and secondary market requirements. Nationwide investors compete for your member's mortgage by offering the lowest interest rates, The Mortgage Solution includes continuous underwriting, closing and secondary market support from experienced professionals. Price: subject to your needs.

\* FINANCIAL PUBLISHING CO.

82 Brookline Ave. Boston, MA 02215 Phone: 617/262-4040 Fax: 617/247-0136 Contact: James C. Senay

DISK\*Closure (D\*C) Pub. No. 1701 is a complete PC software package for Truth-in-Lending compliance that generates disclosures for conventional, FHA and VA mortgages with or without insurance; handles fixed-rate, ARM, GPM, GEM, buy-down, balloon, construction and biweekly loans; and produces concise, easy-to-read documents. including Truth-in-Lending disclosure statements, good-faith estimates, amortization schedules, itemizations of amounts financed, and payment schedule breakdowns. Price: \$500.

Initial ARM Disclosure (IAD) Pub. No. 1706 complies with the uniform ARM Act, pre-defines and stores up to 15 variable-rate plans; includes 10 built-in index histories that save you time, creates and stores up to 15 personalized index histories; and generates initial ARM disclosures in seconds. Price: \$500.

A combined version of Pub. No. 1706 and Pub. No. 1701 is \$750.

\* FITECH SYSTEMS

2002 Pisgah Church Road, Suite 400 Greensboro, NC 27408 Phone: 919/282-6633 Fax: 919/282-4308 Contact: Chuck Welsh, VP/sales

MicroServ provides many features of mainframe loan servicing programs, but operates on an IBM-compatible PC. It handles virtually all types of real estate loans, including commercial and construction loans; calculates ARMs on a variety of indices, allows for the participation of up to four investors in a single loan; and manages escrow accounting for up to 14 separate accounts. MicroServ's menu-driven approach means easy data input. The program's capacity is limited only by disk space; several thousand loans can be serviced quite easily. The product comes with the complete support available for all FiTECH products.

The Mortgage Lending System (MIS) is a user-friendly microcomputer application for loan origination, document preparation and tracking. In

existence for nearly 10 years, the program features the benefits of enhancements from users of all sizes and types, including stand-alone PCs and multi-user networked configurations handling thousands of loans per month. One of MLS' outstanding features is its report writer, Users may access any field in the database for custom-tailored reports, forms and merging into word processing documents. This system operates on IBM-compatible microcomputers.

Computer specs for both products: Microsoft "C" based DOS and Novel/operation systems.

\* FMDS (FINANCIAL MANAGEMENT DATA SYSTEMS INC.)

960 Rand Road, Suite 218 Des Plaines, IL 60016 Phone: 708/635-7490 or 800/443-7293 Fax: 708/635-7519 Contact: D.S. Sethi, president  
The FMDS-Credit Union Accounting Information Data System includes a loan automation subsystem that handles \*on\*-line\* loan applications, disclosures. delinquent payment histories. credit bureau reporting and delinquency reporting, as well as basic loan transaction reporting. Computer specs: IBM RS/6000. Price: depends on credit union membership and asset size.

\* INTERACTIVE PLANNING SYSTEMS INC.

330 Research Court. Suite 100 Norcross, GA 30092 Phone: 800/879-1996 Fax: 404/409-1735 Contact: Doug Bacon. sales manager

Loan Loss Control is a charged-off loan tracking and recovery system that allows financial institutions to follow loans from charge-off through final disposition. Maintains complete information on every person and expense associated with a loan for flexible reporting and effective collections. Computer specs: IBM PC, PS/2 or compatible. Network versions: Novell, IBM Token-Ring, 3COM and compatibles. Price: \$2,000; \$3,000 (network).

\* IQUE INC.

65F Gate 5 Road Sausalito, CA 94965 Phone: 800/257-6963 Fax: 415/332-2416 Contact: Jeff Meltzer, sales manager

Smart.Alx Plus is a multi-bureau software package enabling companies to access TRW. Trans Union and Equifax credit reports and services. Features include help windows, menus. built-in error checking, CPU-CPU or TTY reports. and import-export files. The program is offered on a 30-day free trial basis. Computer specs: IBM-compatible PC/AT/XT/PS/2, Hayes-compatible modem, 640K in memory, DOS 2.1 or higher, and a hard drive. Price: \$395.

\* MDS DECISION SYSTEMS/COIN BANKING SYSTEMS

945 E. Paces Ferry Road, #2600 Atlanta, GA 30326 Phone: 404/841-1400 Fax: 404/841-1458 Contact: Ann Conrad, public relations coordinator

Decision Manager is a PC-based credit decision system designed to review credit applications and make decisions based on scorecards designed for credit unions and credit policy parameters specified by the credit union, Decision manager combines software, scorecards and service to allow for a fast and flexible credit decision system. Computer specs: IBM PC or compatible. Price: \$1,100-2,500 per month (depending on options).

A MICRONET SYSTEMS INC. (formerly FUTURING D.P. INC.)  
25884 Business Center Drive, Suite B Redlands. CA 92374 Phone: 714/796-0661 Fax: 714/796-0882 Contact: Mike Yardley, director of sales

FutureLoan! is a PC-based loan application, processing, tracking and marketing system. Advanced marketing reports take advantage of demographic

and competitive information to create individual member "target" letters that merge automatically with custom-written letters. FutureLoan! runs on 286 or 386 PCs with Novell networking software. Price: varies according to the number of users and hardware utilized.

\* MINNESOTA MUTUAL

400 N. Robert St. St. Paul, MN 55101 Phone: 800/328-9343, Ext. 3699  
Contact: Nancy Smith, credit union services

Rally is a PC-based loan automation system that can take a loan from application to closing in less than 20 minutes. The basic Rally package allows CUs to: provide loan and \*insurance\* \*quotes\*; take on-screen loan applications; use an electronic notepad; print Mutualloan loan documents; generate standard loan and insurance reports; calculate debt ratios; compile a loan and borrower database; and receive \*on\*-\*line\* help from technical specialists. Options include special calculations for single payment notes, balloon payments and other loans; Equal Credit Opportunity Act notice generation; \*on\*-\*line\* credit checks; and open-end processing. Computer specs and price: Contact Minnesota Mutual.

\* MORTGAGE COMPUTER

2650 Washington Blvd., #203 Olden, UT 84401 Phone: 801/621-3900 Fax: 801/627-2537 Contact: Brian L. Bellhop, vice president

Construction Accounting handles the disbursement of construction funds per scheduled or unscheduled cost breakdown. Computes the interest on each draw, controls disbursement per cost breakdown, produces checks and inspection reports, computes loan payoff, and generates all types of reports. Price: \$4,995 and up.

Loan Servicing handles all types of real estate loans, including ARMs, OPMs, buy-downs and biweekly amortized loans. Includes a modern method of handling payments tailored to each loan for payment date, interest, service fee, late charge, and days upon which interest is calculated. All data is stored within the system, including comments and foreclosure tracking. Handles all types of reporting. Price: \$4,995 and up.

Mortgage Banker is designed to handle processing of mortgage loans from application through closing. It can print good faith and Truth-in-Lending documents and secondary market applications. Mortgage Banker also includes application document tracking and tracking after closing. Price: \$4,995 and up.

The above programs run on PC, Data General mini, and UNIX RISC systems.

\* N.A.D.A. USED CAR GUIDE CO.

8400 Westpark Drive McLean, VA 22102 Phone: 703/821-7074 Fax: 703/821-7269  
Contact: N.A.D.A. Marketing Department

The NADA Guide 2000 is the personal computer version of the NADA Official Used Car Guide. The information is updated monthly via disk or modem. NADA Guide 2000 software runs on IBM PC-compatible equipment. Computer specs: IBM (or compatible) XT/AT/PS/2, 640 K RAM, and a hard disk drive with a minimum of 1.1 megabytes of disk space. Price: \$450 per year.

\* NEWTREND

2600 Technology Drive Orlando, FL 32804 Phone: 407/297-0870 Fax: 407/292-2528 Contact: Greg Caine, director telemarketing

MISER2 Loan Servicing System fully automates maintenance and servicing for installment, mortgage, construction, lines of credit and indirect or dealer

lending. Handles billing. payment processing. escrow analysis. statements, variable-rate processing, charge-off processing. and government and custom reporting.

MISER2 Loan Origination provides comprehensive loan origination. tracking and document preparation. Features include custom screens per product type, screen sequencing, credit bureau autodial, application filing and retrieval. laser forms generation, a laptop PC system for taking applications remotely with auto download to mainframe, credit scoring, and support for all loan types. An optional marketing application automates sales into the secondary market.

MISER2 Investor Reporting automates secondary market loan portfolio management. FNMA, FHLMC, GNMA and private investors are all supported using actual-actual, scheduled-actual or scheduled-scheduled accounting methods. Reporting methods include single debit, AES, MBS (pools), Laser and Midanet.

Computer specs and prices of the above products may be obtained by contacting Newtrend.

\* NORTRIDGE SOFTWARE

P.O. Box 150538 San Rafael, CA 94915 Phone: 800/645-4341 Fax: 815/233-2060  
Contact: Kim Stempel, VP/sales and marketing

Charged-off Loan Accounting & Tracking is a complete accounting, tracking and collection system. Complete transaction descriptions can be entered. and payment and other action information can be kept on file. Notices also can be generated for payments. past due amounts, maturities. rate changes. confirmations and 1098 forms. Complete tickler system is included. Price: \$995.

Date Ticker System is a new computerized tickler system to record and track critical dates and actions. Offers maximum flexibility for multiple use within a loan department. or anywhere else in a credit union. Insurance expirations, UCC filing. financial statements and other critical loan documents can be tracked. Information that can be entered for future reminders includes: date, account number. name. officer. call code, frequency and description. Tickler reports can be generated by account number, name, officer, call code, beginning and ending dates. and combinations of the above. Price: \$99.

Document Tickler with Letterwriter automatically prints personalized letters using the tickler database. Tracks financial statements, UCC filings, insurance policies and other credit file documents. Letters and reports can be printed by combinations of officers, dates. accounts. call code (type of request) and letter type. Follow-up letters can be sent to members who don't respond to initial mailings. Also handles envelopes. Price: \$495.

FASB 91 software offers a solution to the complex accounting requirements for amortizing loan fees and costs according to regulation FASB 91. Amortizes the net deferred fees or costs and purchase premiums or discounts using the interest or straight line method. Balloon payments, loans paid in advance and non-accrual loans also can be accommodated. A complete monthly amortization report is produced for net fees and for net costs. segregated by type of loan. Price: \$495.

Home Equity Line Accounting handles loans for revolving lines of credit and loans secured by the equity in one's residence. Complete billing statements, meeting all compliance regulations, are generated. Payments can be a principal percentage plus interest. a fixed principal plus interest, or a fixed payment amount including principal and interest. Price: \$2,995.

Loan Accounting handles commercial loans, small business loans, subsidiary loan ledgers and other special loan needs. Also classifies information by loan group, officer, class, guarantor, collateral and additional user-defined codes. Past due, rate change, confirmation and maturity notices, as well as 1098 forms, can be generated. An integrated report writer and mainframe interface also are included. Price: \$2,995.

The Loan Amortization Comparison Program generates an amortization schedule for any type of loan. It also provides a comparison of loans with different payment periods, interest rates or other variables. Price: \$99.

The above programs run on IBM PC/XT/AT/PS/2 and compatibles.

\* PARADATA FINANCIAL SYSTEMS INC.

4227 Earth City Expressway, #150 Earth City, MO 63045 Phone: 314/344-1993  
Fax: 314/344-8932 Contact: Jim Kruse, executive vice president

Loan Manager performs calculations based on service charges, odd first payments, interest, credit life insurance, accident and health insurance, personal property insurance, "other" insurances, points and total note. Calculations may be saved for recall or manipulated for "what if" questions. Also generates loan documents in requested formats. Runs on DOS, UNIX and AIX operating systems. Price: \$995-1,995.

\* QUEST BUSINESS SYSTEMS INC.

6040 Aspinwall Road Oakland, CA 9461 Phone: 415/339-9271 Contact: Tom Stewart, sales director

Loan Collateral Control System provides a tickler capability to track collateral requirements on a pre-due or post-due basis. It also automates borrower (or internal) notifications (three per tickled event) produced with user-defined text. The Loan Document Control System automates tracking and control of credit file documentation exceptions. A user-defined exception code-description is reported daily to relevant loan officers for each borrower file exception. The system produces four levels of management reports and can track a lender's exception record. Both systems run on an IBM PC or compatible, DOS 3.0 or higher, and an Epson or compatible dot matrix printer. Also available in 05/2. Price: \$ 1,500 each (for a single user). Multi-user versions also available. The systems may be installed in tandem.

Loan Request Presentation Manager standardizes the production of credit review documentation by type of loan. Produces applicable, user-defined formats to support credit requests through all approval levels, incorporates all account relationships, target earnings and repayment data, and helps management control individual borrower limits and collateral commitments. Runs on an IBM PC or compatible, DOS 3.0 or higher, and a Hewlett-Packard compatible laser printer. Single- and multi-user versions are available. Price: \$5,000-40,000.

\* RE:MEMBER DATA SERVICES INC.

8900 Keystone Crossing, Suite 1100 Indianapolis, IN 46240 Phone: 317/848-7642 Fax: 317/848-7642 Contact: Rick Shockley, VP/marketing and sales.

Consumer Loan Application and Mortgage Origination are optional modules available with the cuStar system. Both modules automate document preparation and loan tracking. Unique features include the credit bureau interface, which allows you to incorporate the credit bureau report into the loan application information for cross-marketing of other credit union products. Computer specs: Digital Equipment Corp. VAX/MicroVAX--VMS

Environment. Price: quote basis.

\* SOS COMPUTER SYSTEMS INC.

720 East Timpanogos Parkway Orem, UT 84057 Phone: 800/228-0333 Fax: 801/222-0250 Contact: N. Page, national sales manager

SOS/UNIX is a complete loan package that stores \*on\*-line applications, including assets, liabilities and work history, for every borrower and co-borrower. The package incorporates user-defined parameter files to maintain control of global information, automatically calls credit bureaus for credit reports, and prints applications and other loan documents on dot matrix and laser printers. The SOS/UNIX runs on UNIX-based multi-user systems, including IBM RS/6000 and UNISYS. Price: Contact SOS,

\* SOURCE DATA INC.

4235 South Stream Blvd., #180 Charlotte, NC 28217 Phone: 704/357-6041 Fax: 704/357-1427 Contact: Lisa Earnhardt, marketing manager

Recovery 1 provides effective automation and integration of essential loan recovery functions, including in-house recovery, litigation support, collateral-repossession control, document processing, financial accounting, agency control and flexible management reporting. Support services include custom programming, business design, consulting, installation and training. Recovery 1 is available to organizations considering a PC network or single-user recovery solution, Price: depends on configuration.

\* STEWART ASSOCIATES INC.

747 Davis Road Elgin, IL 60123 Phone: 800/776-8940 or 708/741-5322 Fax: 708/741-0286 Cone Paul Dyksterhouse, software sales manager

PcCredit is a PC-based credit bureau access program capable of logging multiple requests, dialing bureaus and printing reports to disk or printer. Operates on any IBM PC or compatible with 512K and a 40-megabyte hard disk, and any Epson-compatible dot matrix printer. Price: \$495.

TotaLender offers payment calculations with insurance, document preparation, loan tracking and management reports. Package modules include credit application storage, credit bureau access and mainframe member file access and interface. Operates on any IBM PC or compatible with 640K and a 40-megabyte hard disk and any Epson compatible dot matrix printer or Hewlett-Packard compatible laser printer. Also operates on Novell networks. Mainframe software interface available for credit unions with DEC, DG and IBM systems. Price: \$995-12,000, based on modules required.

Free trial demonstration disks of PcCredit and TotaLender may be obtained by calling the phone numbers listed above.

\* SUMMIT INFORMATION SYSTEMS

850 S.W. 35th St, Corvallis, OR 97339 Phone: 800/937-7500 Fax: 503/758-9211 Contact: Dave Pumper, VP/marketing

SPECTRUM(R), an integrated DP system for credit unions, automates virtually every aspect of the lending process, from original loan application to funds disbursement, credit bureau reports and collections. Loan application and collections functions are \*on\*-line for easy access. SPECTRUM is available in-house as a turn-key system, \*on\*-line with Summit Information Systems' Data Center or as an on-site facilities management program. Price: available on request.

\* SYMITAR SYSTEMS INC.

5151 Murphy Canyon Road San Diego, CA 92123 Phone: 619/576-0946 Fax: 619/268-4546 Contact: Manny Prupes, president

Symitar's full-featured application tracking system can be custom-configured to any credit union's current policies. It combines state-of-the-art functionality with a powerful workflow-driven interface and is totally integrated with the rest of the Symitar application software package. Computer specs: runs on IBM's RS/6000 family and Data General's Eclipse MV family or super-mini computers.

\* VYSYM CORPORATION

2900 Bristol St., MDJ103 Costa Mesa, CA 92626-5955 Phone: 800/825-4493 Fax: 714/662-4493 Contact: Sam Nadel, marketing services

Telephone Application/Loan Information System (TALIS(R)) is a family of 24-hour automated voice lending systems that distribute loan information to borrowers and allow callers to submit credit applications by telephone. Easily customized, TALIS systems can operate in a stand-alone mode or interconnect with existing systems. Price: Contact Vysym Corporation.

\* WASATCH DOCUMENT SYSTEMS INC.

655 East 4500 South Salt Lake City, UT 84107 Phone: 800/453-7900 Fax: 801/264-8874 Contact: Larry Roberts, vice president

The Mortgage Document Manager is composed of three document systems--Truth-in-Lending Disclosure Document System, Application Document System and Closing Document System. An easy-to-use interface "interviews" subjects about loans, asking only the questions it needs to complete each type of loan. Loan information and forms are generated at the same time, eliminating the need to match the information to specified areas on pre-printed forms. Each system offers the ability to save files that may be retrieved within all the other systems. All applicable information will be interchanged between the systems. Network and multi-user needs are accommodated by allowing certain memory files to be specific to a workstation. Price: \$695 to \$2,795 for a single site; \$100 to \$350 for additional PC sites and network workstations.

The ARM Adjustment Auditor utilizes ARM index histories to construct "should have been" vs. actual histories for monthly interest-in-arrears ARM loans. The system collects ARM class information to construct the "should have been" history. Specific adjustments and the payment history from a borrower file may be entered to construct an actual history for comparison. The Auditor then summarizes the findings in a detailed or abbreviated format. Approximately 40 index histories are included and an annual updating service is available for \$300 per year. The ARM Auditor also stores files for instituting on-going independent verification. Price: \$695 for one PC site. A 30-percent discount applies to the purchase of additional computer sites.

The above programs run on an IBM PC or compatible and a Hewlett-Packard LaserJet Series III, II IID or compatible laser printer.

THIS IS THE FULL-TEXT.

COMPANY NAMES:

Electronic Data Systems Corp (DUNS:04-666-7523)  
FiTech Systems  
CUNA Mutual Insurance Society (DUNS:07-385-1040)  
AFTECH Inc (DUNS:03-842-2218)  
Newtrend Group  
GEOGRAPHIC NAMES: US

DESCRIPTORS: Credit unions; Information systems; Software packages; Loan approval procedures; Selection; Manycompanies



CLASSIFICATION CODES: 9190 (CN=United States); 8120 (CN=Retail banking);  
5240 (CN=Software & systems)

3/9/9 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00388376 88-05209  
Honestly the Best Policy  
Anonymous  
British Telecom Journal v8n3 PP: 32-33 1987 CODEN: PTLJAB ISSN:  
0260-1532 JRNL CODE: POT  
DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages

ABSTRACT: British Telecom's Insurance Services (BTIS) has acquired exclusive rights to Interax, the most advanced \*insurance\* \*quotation\* and performance monitoring service in the UK. Interax provides up-to-date details of the products of approximately 35 life insurance companies as well as information on over 100 automobile insurers. The service captures a customer's individual insurance requirements and provides a list of insurance companies instead of simply obtaining one quote at a time. Interax was developed by Michael McKeown, founder of Expert Information Systems of Northern Ireland. BTIS found Interax in its search for a specialist insurance industry software development facility. In addition to Interax's unique \*comparison\* feature that \*ranks\* \*companies\* by any combination of premium, past performance, and bonuses, a major program of enhancements to the service is in progress.

COMPANY NAMES:

British Telecom (DUNS:22-701-5716)

GEOGRAPHIC NAMES: UK

DESCRIPTORS: Computer service industry; Insurance companies; Expert systems  
; \*Online \*; Quotations; Services; Rankings

CLASSIFICATION CODES: 8302 (CN=Software and computer services); 5240  
(CN=Software & systems); 9170 (CN=Non-US); 9175 (CN=Western Europe)

3/9/10 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

04056050 Supplier Number: 45900972 (THIS IS THE FULLTEXT)  
FIT FOR THE OPEN ROAD?

UNIX News, p20

Nov, 1995

ISSN: 0956-2753

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1461

TEXT:

Tony Harrington

How do you launch a new motor insurance telephone selling operation into today's market? The answer? Find a nice, big, empty shed; convert it; fill it with the right systems and people; sign up a panel of insurers and off you go.

Oh yes - one other thing. You'll need a household name, something people will recognize instantly, even if they don't immediately associate it with motor insurance. If you have that you've got everything you need. But hurry, because this is a market that everyone agrees is going 'soft'; which is a technical way of saying that crunch-time is nigh and a number of players are expected to go belly up in the months ahead.

Not that this thought has deterred Kwik-Fit Insurance Services, one of the latest - and possibly the largest - of the new entrants to this

oversubscribed market. The company's Managing Director, Laurence Law, admits that this might not be the best possible moment to have launched such a venture, but, as he points out philosophically, 'in a fiercely competitive market like this there probably never is a really good time for a launch - it's always going to be tough.'

What makes Kwik-Fit more likely to succeed than most, Law believes, is the quite simply the company's brand name and determination to become a long term player. 'We're relying heavily on the Kwik-Fit brand. Research shows that most car owners will make around three to four telephone calls when it comes to renewing their vehicle insurance. There are nearly 800 Kwik-Fit centres up and down the country and most motorists drive past one or another of these centres virtually every day. That gives us a good chance of being on the public's short list at renewal time,' he says.

Of course there is something of a hitch in this thinking at present, for Kwik-Fit, to many motorists, still means tyres rather than insurance. But that is what advertising is for, after all, and the company is spending millions to get the association with motor insurance across. So far the advertising seems to be working.

The company began trading in May this year and according to Kwik-Fit's operations director David Mitchell, things are going rather well. Kwik-Fit's stated goal is to leap from start up to something like market leadership within two years.

This is not a market in which a 'softly softly' approach will work and Mitchell and his team have had to cope with what must rate as one of the shortest conception-to-systems implementation time frames on record

When he joined Kwik-Fit in August '94 the company had just begun to look around for premises from which to operate and was about to start trawling through possible hardware and software suppliers. Yet at that stage trading was due to commence in early '95. As it happens, the deal for the right building - a steel shed near Glasgow - was only finalised at the end of '94. And it was January before the builders got down to work - which put the start date back to 24 May.

This sort of time frame for an enterprise's primary systems would have scared a previous generation of IT managers to death - particularly if that deadline was being backed, as it was in this case, by a multi-million pound advertising campaign. As the company's customer services director, Jim Silver, points out, everyone knew that on 24 May some fraction of Scotland's car owning public (the target of the preliminary ad campaign) was going to try to phone the number featured in the ads. So one way or another, there had to be screens and telephony in place for the operators to function.

'You can't cancel a TV ad campaign without losing a lot of money, and no one wanted to be responsible for that,' Silver remembers.

It is perhaps something of a comment on the relative maturity of both the financial intermediary software market and the current generation of UNIX hardware platforms, that Kwik-Fit was able to solve its systems requirements in time to have everything in place for the launch.

That they were able to do so was in part due to Bull's Iain Silver, who got wind of the new start up and approached the company with a few suggestions.

'The three main features they were looking for were scalability, resilience and software that could be customised to reflect their own preferred tele-sales scripts and documentation,' he remembers.

'Scalability was important because they were expecting pretty rapid growth. As it happens, they'd planned to start off with a 70 screen system and when they launched they had already pushed the number up to 150 screens.'

Silver recommended Continuum Ra as one of the top players in 'personal lines' software ('personal lines' being insurance jargon for contracts that interest the ordinary citizen, such as home and motor insurance).

Continuum provided the bit that pulls the latest information on \*comparative\* \*quotes\* for motor \*insurance\* out of the system and onto the operator's screen. It also took on the modification work and guarantee delivery in time for Kwik-Fit to have its sales personnel skilled-up for

the opening day.

With the software issue settled, Mitchell turned his mind to the question of hardware. Despite Silver's good offices it was by no means certain, to begin with, that Bull, which had put forward its new Escala machine, based on the Power PC chip, would finish up with the contract.

'We went away and looked at HP, ICL and IBM offerings,' Mitchell explained. 'Clearly hardware reliability and resilience was going to be critical.'

Bull won the deal on better price performance, though the Escala's resilience features and scalability were also key. Ian McKay, Kwik Fit's Information Technology Manager reckons that the GBP400,000 purchase price was 'incredibly cheap' for a 150 screen system. 'We'd have had to look at spending several million pounds for a similar system a few years ago,' he comments.

The resilience Kwik-Fit was looking for comes from a combination of a number of features in the Escala platform. 'The main features are the quad processor arrangement and the RAID disk technology. Bull demonstrated that even if we lost one pair of processors, the system could continue to function - and be repaired \*on\*-line\* - with the remaining pair,' McKay explained.

The RAID disk arrangement comes as a set of five disks, with full data parity between disks, so that if one of the disks crashes, it can be removed and replaced without affecting the users.

'We did a test with about 120 users \*on\*-line\* while we pulled one of the disks and replaced it. None of the users noticed anything and the new disk was automatically rebuilt in around two hours,' he said. To add yet more resilience, the company bought a second Escala machine which is also connected to the RAID system and acts as a 'hot start' replacement.

Mitchell reckons that an added attraction was the fact that the Escala range was a new product and could therefore be expected to have a reasonable life span. Plus, of course, it was an open systems platform.

'We wanted to make sure we did not close any doors with the technology we chose. We are looking to integrate our telephony with the computing platform at some stage and it is important for us to ensure that we continue to have a path to the future,' he says.

Bull earned itself a considerable number of Brownie points by supplying the systems first to a temporary staff training site in January. This had been set up by Kwik-Fit in Bells Hill, in North Lanarkshire in order to ensure that its tele-sales operators were thoroughly drilled in the system while the main building was still being kitted out.

From there the systems were moved to the new building towards the end of April, leaving just five weeks, according to McKay, for all the systems checking and resilience testing. 'We have the whole building backed up on a generator and the two Escala machines have a UPS which will give us about an hour to react. Our tests showed that the generator would kick in inside of five seconds, so we are pretty well insulated against losing the service through a power cut,' he comments.

'The machines have been behaving perfectly. We have had the system for over six months and despite our continued growth, we haven't had any failures - no disk crashes, no processor problems. Let's hope things stay that way!'

As to the matter of business growth, as Managing Director, Laurence Law points out, the company is already expanding. 'As far as we are concerned, we're looking for volume business and we're ready to provide a service for as many car owners as we can get.'

COPYRIGHT 1995 Unigram Products Ltd.

COPYRIGHT 1999 Gale Group

PUBLISHER NAME: ComputerWire Plc

COMPANY NAMES: \*Kwik Fit Insurance Svcs

EVENT NAMES: \*240 (Marketing procedures)

GEOGRAPHIC NAMES: \*4EUUK (United Kingdom)

PRODUCT NAMES: \*6330100 (Auto Insurance)

INDUSTRY NAMES: BUSN (Any type of business); CMPT (Computers and Office Automation); INTL (Business, International)

NAICS CODES: 524126 (Direct Property and Casualty Insurance Carriers)  
SPECIAL FEATURES: COMPANY

3/9/12 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

02760164 Supplier Number: 43698920 (THIS IS THE FULLTEXT)  
Express Quote Expands Its Target Market  
National Underwriter Property & Casualty-Risk & Benefits Management, p17  
March 8, 1993  
ISSN: 1042-6841  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 272

TEXT:

BY ALFRED G. HAGGERTY

A new auto insurance premium quoting service which has saved customers up to \$1,000 a year during a pilot program in San Diego will now be offered throughout California.

The service, Express Quote, which provides consumers with an individually customized auto \*insurance\* rate \*comparison\* for eight major auto \*insurers\*, is offered by Express Quote Service, Inc., a subsidiary of the Cleveland, Ohio-based Progressive Corp., a provider of non-standard auto and specialty \*insurance\*.

Express \*Quote\*, which does not sell auto insurance or offer advice on insurance buying decisions, has been available in Los Angeles since early February and will be rolled out statewide before the end of March. It was introduced last October in San Diego (see NU, Nov. 2, 1992).

The company said a survey of its San Diego customers showed 63 percent were able to cut their auto insurance premiums. Of those, 72 percent said they reduced their annual premium by more than \$200.

In addition, 48 percent reported saving more than \$500 a year and 18 percent said they will save more than \$1,000.

Also, 86 percent said they would use Express Quote again and would recommend it to a friend, the company said.

For \$24.95, consumers can get customized auto insurance rates for the eight participating insurers by calling a toll-free 800 number 365 days a year. The service uses rate information filed with the California Department of Insurance.

The participating insurers are Allstate, Auto Club of Southern California, California State Auto Association, Farmers, Mercury, Safeco, State Farm and 20th Century. They represent about 75 percent of California's personal auto insurance market.

COPYRIGHT 1993 National Underwriter Company

COPYRIGHT 1999 Gale Group

PUBLISHER NAME: National Underwriter Company

COMPANY NAMES: \*Express Quote Service

EVENT NAMES: \*440 (Facilities & equipment); 240 (Marketing procedures)

GEOGRAPHIC NAMES: \*1U9CA (California)

PRODUCT NAMES: \*7375900 (Database Providers NEC); 6330100 (Auto Insurance)

INDUSTRY NAMES: BUSN (Any type of business); INSR (Insurance and Human Resources)

NAICS CODES: 514191 (\*On\*-Line\* Information Services); 524126 (Direct Property and Casualty Insurance Carriers)

SPECIAL FEATURES: COMPANY

3/9/13 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

02306960 Supplier Number: 43018517 (THIS IS THE FULLTEXT)  
Quotesmith \*Offers\* Price \*Comparison\* Service For Consumers, Business  
Owners  
National Underwriter Property & Casualty-Risk & Benefits Management, p32  
May 25, 1992  
ISSN: 1042-6841  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 135

TEXT:

The Palatine, Ill.-based Quotesmith Corp. has announced the availability of its new \*insurance\* price \*comparison\* service for consumers and business owners.

The service enables people to find the coverage that they need without having to talk to any \*insurance\* salesman, according to \*Quotesmith\*.

The company's national, continually updated insurance information database tracks the rates, coverages and financial stability ratings of about 250 \*insurance\* \*companies\*.

The \*company\* provides price \*comparison\* reports on several lines of \*insurance\* including medical insurance for individuals and families, group medical, individual term life, group dental, individual dental, single premium deferred annuities, long term care and Medicare supplement insurance.

The cost of this service is \$15, which comes with a money back guarantee of satisfaction.

Consumers and business owners can request a price comparison report directly from Quotesmith by calling 1-800-556-9393.

COPYRIGHT 1992 National Underwriter Company

COPYRIGHT 1999 Gale Group

PUBLISHER NAME: National Underwriter Company

COMPANY NAMES: \*Quotesmith Corp.

EVENT NAMES: \*330 (Product information)

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*7375600 (Financial News Database Providers)

INDUSTRY NAMES: BUSN (Any type of business); INSR (Insurance and Human Resources)

NAICS CODES: 514191 (\*On\*-Line\* Information Services)

SPECIAL FEATURES: COMPANY

3/9/16 (Item 1 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2003 The Gale group. All rts. reserv.

03964008 SUPPLIER NUMBER: 14224901 (THIS IS THE FULL TEXT)  
30 great buys: financial write-fors you've told us you love. (information sources for saving money and making wise investments; includes addresses)  
Wilcox, Melynda Dovel  
Kiplinger's Personal Finance Magazine, v47, n10, p83(4)  
Oct, 1993  
ISSN: 1056-697X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1556 LINE COUNT: 00126

ABSTRACT: There are various information sources that provide helpful tips on saving money in different areas of personal finance. These include cars, charities, college financial aid, home ownership, insurance, taxes and other related areas fo financing.

TEXT:

Dear Reader:

Over the years we've learned that when we list publications, tapes, software, work sheets and other sources of additional information in our pages, you jump at the chance to order them.

With that in mind, we launched a search for the best of the bunch,

with these two conditions: They had to help you manage your personal finances and they had to be inexpensive.

The result: 30 great financial write-fors (and call-fors) on subjects ranging from cars to taxes, compiled in one place. Some entries have appeared in past issues, some are new finds. Many are free, and all but one cost \$10 or less.

Peruse the list, order what you need and then file it for future reference.

Happy hunting.

#### CARS

Sizing up a cheap auto loan This table helps you choose between a manufacturer's rebate and cut-rate financing when you're buying a new car. Created by William Bryan, director of the Bureau of Economic and Business Research at the University of Illinois. SEND SASE TO REBATE TABLE, KIPLINGER'S PERSONAL FINANCE MAGAZINE, 1729 H ST., N.W., WASHINGTON, DC 20006. FREE.

#### CHARITIES

Wise Giving Guide

Lists 400 charities that meet (or fail to meet) standards set by the National Charities Information Bureau, which is an industry watchdog organization. SEND SASE TO NCIB, DEPT. 275, 19 UNION SQUARE WEST, NEW YORK, NY 10003. FREE.

Give but Give Wisely

The 150 most-asked-about national charities and whether or not they meet the voluntary standards of the Philanthropic Advisory Service.

SEND SASE TO PAS, COUNCIL OF BETTER BUSINESS BUREAUS, DEPT. 023, WASHINGTON, DC 20042-0023. \$2.

#### COLLEGE FINANCIAL AID

Don't Miss Out

A comprehensive review of traditional-and not-so-traditional--sources of college financial aid.

OCTAMERON ASSOCIATES, P.O. BOX 2748, ALEXANDRIA, VA 22301. \$8.75.

#### CONSUMER ADVOCACY

Consumers Resource Handbook

Advice on becoming a smart consumer and resolving complaints.

U.S. OFFICE OF CONSUMER AFFAIRS, 1620 L ST., N.W., SUITE 700, WASHINGTON, DC 20036. FREE.

Stop Junk Mail Forever

A booklet that helps you eliminate at least some of the whopping 674 pieces of junk mail that the average U.S. household is subjected to each year.

GOOD ADVICE PRESS, Box 78, ELIZAVILLE, NY 12523. \$2.

#### CREDIT

Low-rate and no-fee credit cards The best deals in local, regional and national cards. Compiled by Bankcard Holders of America and offered by American Express at a discount off the usual \$4 price.

BHA LOW RATE LIST, BOX 920, HERNDON, VA 22070. \$1.

Your Legal Guide to Consumer Credit

Part of the American Bar Association's "You and the Law" series, this booklet covers such topics as correcting credit mistakes and filing for bankruptcy.

REQUEST PUBLICATION CODE 235-0010 FROM ORDER FULFILLMENT, AMERICAN BAR ASSN., 750 N. LAKE SHORE DR., CHICAGO, IL 60611. \$2.

#### FAMILY FINANCES

Financial Planning for Widowhood:

What Every Wife Should Know Now

A 45-minute-long audiocassette tape with essential and practical information for settling the estate, obtaining insurance and pension benefits and applying for social security. FINTAPES, DEPT. TA, P.O. Box 66536, WASHINGTON, DC 20035. SPECIAL PRICE OF \$12.95 (\$2 OFF THE REGULAR PRICE) FOR KPFFM READERS.

Where to Write for Vital Records

Instructions for obtaining certified copies of birth, death, marriage and divorce certificates.

REQUEST STOCK NUMBER 017-022-01196-4 FROM THE SUPERINTENDENT OF DOCUMENTS, U.S. GOVERNMENT PRINTING OFFICE,  
HEALTH CARE

Health Care 101: The Basics of Reform

A booklet from the U.S. Chamber of Commerce that lays out the arguments for and against various proposals and defines key terms that you'll hear in the debate over the Clinton plan.

U.S. CHAMBER OF COMMERCE, PUBLICATIONS FULFILLMENT, DEPT. K, 1615 H ST., N.W., WASHINGTON, DC 20062. \$4.

Managing Your Health Care Finances: Getting the Most Out of Medicare and Medigap Insurance

An easy-to-read guide from the United Seniors Health Cooperative on what medicare does and doesn't cover and how to compare medigap policies.

USHC, 1331 H ST., N.W., SUITE 500, WASHINGTON, DC 20005. \$10.

HOME

Home Ownership Made Easier

A set of eight booklets developed by the Department of Consumer Economics and Housing at Cornell University that cover home buying, mortgage options, how much you'll pay for closing costs and other topics.

REQUEST THE H.O.M.E. SERIES IN WRITING FROM THE MEDIA SERVICES DISTRIBUTION CENTER, 7-8 BUSINESS AND TECHNOLOGY PARK, CORNELL UNIVERSITY, ITHACA, NY 14850. \$6.50. INSURANCE

Life insurance company ratings

Financial-strength ratings of more than 1,400 life and health insurance companies as they appear in the September/October 1993 issue of the newsletter Insurance Forum.

ASK FOR THE SEPTEMBER/OCTOBER 1993 ISSUE OF INSURANCE FORUM, P.O. BOX 245-K, ELLETTSVILLE, IN 47429. \$10.

Shopping for the lowest premiums

\*Quotesmith\*, an \*insurance\* price-\*comparison\* service, provides \*quotes\* for health \*insurance\* for individuals, families and small groups; individual term life; long-term-care insurance; medigap; and single-premium deferred annuities. Its data base includes 350 insurance companies and Blue Cross and Blue Shield plans. Quotesmith will mail or fax rates and coverage information. The annual membership fee entitles you to an unlimited number of rate quotes. 800-556-9393. \$8 A year.

INVESTING

Information About Marketable Treasury Securities

An explanation of the differences among Treasury bills, notes and bonds and how to buy them directly from the government.

REQUEST PUBLICATION PDPO09 FROM THE BUREAU OF PUBLIC DEBT, 1300 C ST., S.W. WASHINGTON, DC 20239. FREE.

Investor Alert

Covers all types of investment fraud plus offers tips on how to buy timeshares and advice on picking the best broker or financial planner.

COUNCIL OF BETTER BUSINESS BUREAUS, DEPT. 023, WASHINGTON, DC 20042-0023. \$6.95.

An Investor's Guide to Reading the Mutual Fund Prospectus

A plain-English description of the 17 most important items contained in a mutual fund prospectus.

INVESTMENT COMPANY INSTITUTE, P.O. BOX 66140, WASHINGTON, DC 20035. FREE.

Tax-free-yield calculator

A slide-rule-type gizmo from the Franklin mutual fund family that translates an assumed rate of return on tax-free securities into the equivalent taxable yield.

800-342-5236. FREE.

Schwab's Investment Reports Service

This investment service provides a quick and easy way to do your homework before you invest in a stock. You can choose from among 4,000 publicly traded companies for the most up-to-date information from Wall Street analysts concerning earnings estimates, price histories, recent company developments and the analysts' buy-hold-sell ratings.

800-435-4000. \$5.50 PER COMPANY IF REPORT IS MAILED TO YOU

FIRST-CLASS; \$8 IF FAXED TO YOU WITHIN THE HOUR.

#### RETIREMENT

The Continuing Care Retirement Community: A Guidebook for Consumers  
Covers the ins and outs of evaluating and choosing a retirement community  
and suggests some questions you should ask before signing a contract.

AMERICAN ASSN. OF HOMES FOR THE AGING, ATTN: PUBLICATIONS, 901 E ST.,  
N.W., SUITE 500, WASHINGTON, DC 20004. \$4. ALSO ASK FOR A FREE LIST OF  
ACCREDITED FACILITIES.

#### Mercer Guide to Social Security and Medicare

Provides a thorough, understandable overview of the social security  
and medicare programs. The guide is written by the manager of the social  
security division of an employee-benefits consulting firm.

WILLIAM M. MERCER INC., SOCIAL SECURITY DIV., 1500 MEIDINGER TOWER,  
LOUISVILLE, KY 40202. \$10.

#### Where to Look for Help With a Pension Problem

From the Pension Rights Center, a directory of government agencies as  
well as private organizations that can answer questions about pensions and  
provide legal assistance.

PENSION PUBLICATIONS, 918 16TH ST., N.W., SUITE 704, WASHINGTON, DC  
20006. \$8.50.

#### SHOPPING

##### Shopping for a Better World

Rates 186 companies according to their performance in areas important  
to socially conscious shoppers, such as environmental protection and  
charitable giving. Published by the nonprofit Council on Economic  
Priorities. 800-733-3000. REQUEST ISBN 345-37083-X. \$7.99.

#### SMALL BUSINESS

##### SBA \*On\*-line\*

A computer bulletin-board system that allows you to down-load  
information from the Small Business Administration about loans, minority  
programs and many other topics. The bulletin board also lets you tap into  
calendars of events at local SBA offices.

800-859-4636 IF YOU HAVE A 2400-BAUD MODEM; 800-697-4636 FOR  
9600-BAUD MODEMS. FREE.

#### Investigate Before Investing

Help from the International Franchise Association in sizing up a  
franchise offer.

IFA PUBLICATIONS, P.O. Box 1060, DEPT. K, EVANS CITY, PA 16033.  
SPECIAL PRICE OF \$9 FOR KPFM READERS (\$2 OFF THE REGULAR PRICE).

#### TAXES

##### Tax Guide for Small Business

From the Internal Revenue Service, general information about the  
various forms of business organization and the tax responsibilities of  
each.

800-829-3676. REQUEST PUBLICATION 334. FREE.

#### How to Read a Financial Report

Translates technical terms and walks you through a financial report  
line by line.

AVAILABLE AT MERRILL LYNCH BRANCH OFFICES OR BY WRITING TO MERRIL  
LYNCH COMMUNICATIONS, 250 VESEY ST., NEW YORK, NY 10281. FREE.

#### The Joy of Outlet Shopping

A directory of 350 outlet centers and more than 9,500 stores, ranging  
from Florsheim shoes to Villeroy & Boch china to Donna Karan designer  
fashions, along with \$200 worth of coupons. 800-344-6397. \$7.45.

COPYRIGHT 1993 The Kiplinger Washington Editors Inc.

DESCRIPTORS: Financial planning--Information services; Investments--  
Information services; Personal finance--Information services; Charitable  
contributions--Information services; Life insurance--Information services  
; Student loan funds--Information services; Credit cards--Information  
services; Retirement--Information services; Taxation--Information  
services

FILE SEGMENT: MI File 47



3/9/23 (Item 1 from file: 553)  
DIALOG(R)File 553:Wilson Bus. Abs. FullText  
(c) 2003 The HW Wilson Co. All rts. reserv.

03073801 H.W. WILSON RECORD NUMBER: BWBA95073801  
Firm unites auto insurers on the \*Internet\*.  
AUGMENTED TITLE: Strategic Concepts Corp.'s InsWeb  
Sandberg, Jared  
Wall Street Journal (Eastern Edition) (Oct. 23 1995) p. B7  
DOCUMENT TYPE: Feature Article ISSN: 0099-9660  
LANGUAGE: English  
COUNTRY OF PUBLICATION: United States  
RECORD TYPE: Abstract RECORD STATUS: Corrected or revised record

ABSTRACT: Today, \*Internet\* start-up Strategic Concepts plans to unveil a one-stop service to shop for auto insurance over the World Wide Web. Users will be able to draw from a database of insurance products and regulatory issues, submit an electronic application for \*insurance\*, and \*compare\* \*quotes\* from an array of \*insurance\* companies.

DESCRIPTORS:

Insurance--Electronic commerce; Insurance, Automobile--Marketing  
COMPANY NAME: Strategic Concepts Corporation--Service; InsWeb Corporation--  
Electronic commerce  
SIC CODES: 6300; 6331; 7375

3/9/24 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0172920  
\*Internet\* Service \*Offers\* \*Comparative\* Data  
Insurance Accountant - August 14, 1995; Pg. 4; Vol. 5, No. 32  
ARTICLE TYPE: News  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 513

BYLINE:  
Liz Festa

TEXT:  
With a flick of her fingers and a couple of keystrokes a consumer turns to her computer to evaluate the insurance policy she has just been offered.

A click of the mouse and she discovers that her agent was once cited for questionable sales practices. Another click, and she finds the issuer of the policy has just been downgraded by a major rating agency because of its overloaded real estate portfolio. A third click and she learns that another insurer has filed lower rates with the state commissioner.

That's the promise of Insurance News Network, a new service on the World Wide Web, the flashy graphics-oriented portion of the \*Internet\*. Already INN is making home, auto and life \*insurance\* \*comparative\* rate information available to anyone who can access the Web. And it is aiming to add health insurance rates.

The rates are downloaded from insurance departments across the nation--15 at last count, as is information regarding activities of various companies. The information can be referenced by size, rating, name or about any other way you slice it, according to INN's founder, Philip Moeller.

"Information brokerages, not insurance brokerages, are the way of the future," said J. Robert Hunter, the former Texas insurance commissioner who is now insurance director at the Consumer Federation of America.

"Information is going to change this industry."

It took six months for Moeller, also INN's president, to stock the network with data ranging from insurance company premiums to financial ratings of several thousand companies by Standard & Poor's. Moeller, a veteran business journalist and Princeton alumnus who was business editor at The Baltimore Sun, began concentrating on the new information products full time when he moved to West Hartford, Conn., in 1993.

Although INN is beginning to provide linkages to products from sponsored companies and intends to continue growing this service, its main objective is to fill a niche Moeller discovered was going unnoticed.

No comprehensive information updated regularly for consumers existed, Moeller realized when working on a consulting project.

"Rate information whets the consumer's appetite to go find out more," Moeller said. "There is a tremendous variation in rates because of incomplete information in the marketplace. Historically, it has been hard for consumers to find out good info on insurance rates."

"You have to make sure you are making consumers aware," he said. And sometimes, regulators.

A consumer complaint form is available through INN for the Missouri Department of Insurance home page, a prototype of Moeller's handiwork. The complaint will be electronically zipped to the department.

Meanwhile, Moeller is expanding INN to offering rating analysis reports and anticipates having 30 to 40 test reports up in August.

Currently, INN provide linkages to sponsored products through hypertext links with a couple of sponsoring companies, one of them for term life insurance. The consumer fills out a request for information, an application developed with the life \*insurance\* \*comparative\* rate, coverage and rating service, Quotesmith Corp. Quote-smith, headquartered outside of Chicago, replies with freshly updated information sent directly to the consumer's address.

The address for INN is <http://www.insure.com>.

Copyright (c) 1995 American Banker

COMPANY NAMES (DIALOG GENERATED): Baltimore Sun ; Consumer Federation of America ; Department of \*Insurance\* ; \*Insurance\* News Network ; INN ; \*Quotesmith\* Corp

3/9/25 (Item 2 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2003 American Banker. All rts. reserv.

0172256

For Insurance Sales, Turn to the 'Web'

Insurance Regulator - August 7, 1995; Pg. 1; Vol. 5, No. 31

ARTICLE TYPE: News

DOCUMENT TYPE: Newsletter

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 995

BYLINE:

Liz Festa

TEXT:

With a flick of her fingers and a couple of keystrokes a consumer turns to her computer to evaluate the insurance policy she has just been offered.

A click of the mouse and she discovers that her agent was once cited for questionable sales practices. Another click, and she finds the issuer of the policy has just been downgraded by a major rating agency because of its overloaded real estate portfolio. A third click and she learns that another insurer has filed lower rates with the state insurance commissioner.

That's the promise of Insurance News Network, a new service on the

World Wide Web, the flashy graphics-oriented portion of the \*Internet\*. Already INN is making home, auto and life \*insurance\* \*comparative\* rate information available to anyone who can access the Web. And it is aiming to add health insurance rates in the future.

The rates are downloaded from insurance departments across the nation--15 at last count, as is information regarding activities of various companies. The information can be referenced by size, rating, name or about any other way you slice it, according to INN's founder, Philip Moeller.

"Information brokerages, not insurance brokerages, are the way of the future," said J. Robert Hunter, the former Texas insurance commissioner who is now insurance director at the Consumer Federation of America.

"Information is going to change this industry."

It took six months for Moeller, also INN's president, to stock the network with data ranging from insurance company premiums to financial ratings of several thousand companies by Standard & Poor's. Moeller, a veteran business journalist and Princeton alumnus who was business editor at The Baltimore Sun, began concentrating on the new information products full time when he moved to West Hartford, Conn., in 1993.

Although INN is beginning to provide linkages to products from sponsored companies and intends to continue growing this service, its main objective is to fill a niche Moeller discovered was going unnoticed.

No comprehensive information updated regularly for consumers existed, Moeller realized when working on a consulting project.

"Rate information whets the consumer's appetite to go find out more," Moeller said. "There is a tremendous variation in rates because of incomplete information in the marketplace. Historically, it has been hard for consumers to find out good info on insurance rates."

"You have to make sure you are making consumers aware," he said.

And sometimes, regulators.

A consumer complaint form is available through INN for the Missouri Department of Insurance home page, a prototype of Moeller's handiwork. The complaint will be electronically zipped to the department.

Missouri currently has the most extensive listing on the INN and consumers can download auto rate and homeowners premium \*comparisons\*, information on the homeowners \*insurer\* of last resort, along with general information on the state's insurance industry and requirements.

When Missouri Commissioner Jay Angoff announced the electronic service in late May, he added the department was assessing other types of information suitable for posting on the home page.

Meanwhile, Moeller is expanding INN to offering rating analysis reports and anticipates having 30 to 40 test reports up by the end of August.

Currently, INN provide linkages to sponsored products through hypertext links with a couple of sponsoring companies, one of them for term life insurance. The consumer fills out a request for information, an application developed with the life \*insurance\* \*comparative\* rate, coverage

and rating service, Quotesmith Corp. Quote-smith, headquartered outside of Chicago, replies with freshly updated information sent directly to the consumer's address.

"We've tripled interest since we started and it will grow," he said, adding that "so far the response has been pretty positive from people in the industry as well."

But Hunter, the former Texas commissioner, is not wholly endorsing INN, because it will draw its income from insurance companies, causing a potential conflict between editorial content and advertising concerns.

"The only real way to do it right is to charge a fee. It's cleaner," he said.

Hunter cited the auto rate program of Ohio-based Progressive Casualty Insurance, which provides consumers with competing vehicle and motor homes rates using filings straight from the state's insurance department. Progressive staffers said there was no fee involved.

Moeller addressed questions of potential conflict of interests with advertisers by stating that avoiding negative news to pacify a sponsor

ultimately serves no one's interests, since it undermines the credibility of the entire service and stymies its growth.

Other applications Moeller is mulling over include linking up to insurance companies' home pages on the Web. There are already 40 to 50 underwriting companies with a Web presence, said Moeller.

INN will become newsier later as the service expands, and if there is a major company occurrence deemed important to consumers, INN will alert them. But INN won't give "magnifying glass attention" to a specific company, by publishing market conduct reports, but may provide analysis and compile compliance data in the future, as insurance departments collect it.

The service went \*on\*-line\* in March with a focus on consumer content.

Moeller is expecting to bankroll the service through commercial sponsorships in the form of \*on\*-line\* ads and exposure. He points to the carriers with a Web presence as proof of industry eagerness to gain exposure through the cyberspace linkup.

When the insurance department in Washington state began sponsoring an automated auto rate comparison guide in June at different outposts through the state for easy access by consumers, insurance agents felt threatened. The state branch of the Independent Insurance Agents of America voiced its concern that such a system wouldn't provide the whole picture to consumers and thus, might mislead them.

But, Moeller noted that the rates would be updated by the department and the service defines coverage as well as just providing rates.

"If you are a good agent, you shouldn't have any problem at all dealing with an informed consumer. The \*Internet\* is wonderful tool that makes makes such information available," he said.

The address for INN is <http://www.insure.com>.

Copyright (c) 1995 American Banker

COMPANY NAMES (DIALOG GENERATED): Baltimore Sun ; Casualty Insurance ; Consumer Federation of America ; Department of Insurance ; \*Insurance\* News Network ; INN ; Progressive ; \*Quotesmith\* Corp  
?

Dialog

Your SELECT statement is:  
s (wells(2n)obrecht)

Items	File
----	----
1	26: Foundation Directory_2003/Aug
Examined 50 files	
Examined 100 files	
Examined 150 files	
2	225: DIALOG(R):Domain Names
Examined 200 files	
Examined 250 files	
1	416: Dialog Company Name Finder(TM)_2003/Mar
Examined 300 files	
1	519: D&B-Duns Finan.Records Plus(TM)_2003/Sep
Examined 350 files	
Examined 400 files	
5	635: Business Dateline(R)_1985-2003/Oct 13
Examined 450 files	
4	714: (Baltimore) The Sun_1990-2003/Oct 16
Examined 500 files	
Examined 550 files	
1	995: NewsRoom 2000

7 files have one or more items; file list includes 551 files.

Your SELECT statement is:

s ((Obrecht()Group) or (Automotive()Live()Market()Exchange()System) or  
(Auto()Quote()Report? ?)) and py<=1996

Items	File
-----	-----
Examined 50 files	
Examined 100 files	
Examined 150 files	
Examined 200 files	
Examined 250 files	
Examined 300 files	
Examined 350 files	
Examined 400 files	
1 635: Business Dateline(R)_1985-2003/Oct 13	
Examined 450 files	
1 714: (Baltimore) The Sun_1990-2003/Oct 16	
Examined 500 files	
Examined 550 files	

*3 items*

2 files have one or more items; file list includes 551 files.  
One or more terms were invalid in 102 files.

0736169/9

DIALOG(R) File 635:Business Dateline(R)  
(c) 2000 Bell & Howell. All rts. reserv

0736169 96-94685

**Car shopping? Services do the walking for you**

Lawson, Nancy

Baltimore Business Journal (Baltimore, MD, US), V14 N15 p7

PUBL DATE: 960830

JOURNAL CODE: BALT DOCUMENT TYPE: Newspaper article

WORD COUNT: 682

DATELINE: Baltimore, MD, US, South Atlantic

**TEXT:**

The days of long searches through the classifieds might soon be over for used car shoppers in Baltimore, after the startup of two new services offering to do all the grunt work.

The companies, which both have plans for national expansion, claim to save buyers time by providing price quotes on desired vehicles from a network of dealers.

Through the National Auto Quote Service, started last month on York Road, used car buyers can get a list of dealer quotes on a specific car within two hours by calling 1-888-HONK-HONK, said owner Wells Obrecht.

Obrecht's competition is National Auto & Truck Marketing Network, NATNET, which provides vehicle information from different dealers at <http://theauto.net>.

Started in February by William Vowles, NATNET will soon offer other services on its Web site, including market reports and information about car parts and accessories, said Vowles, a former regional manager of used vehicle sales at PHH Vehicle Management Services in Hunt Valley.

Within a few months, Obrecht plans to have his services online as well. He will continue offering "live quotes" to his customers as he does now -- eliciting prices, financing information and other details as soon as he gets a call.

Obrecht has applied for a methodology patent for this process. He also plans to include new cars in the service -- another concept that will differentiate his service from NATNET, he said.

With 10 employees and start-up costs of less than \$150,000, Obrecht hopes to have more than 100 employees in his operation within a year.

Right now he needs about 30 customer calls a day to break even. His investment so far includes \$40,000 to \$50,000 in computer equipment.

Vowles' goal is to increase his network of dealers in the next year from 45 to between 2,000 and 3,000. Maryland alone has 473 new vehicle dealers and 789 used vehicle dealers, according to the latest figures from the Motor Vehicle Administration.

While some dealers say such services are a waste of time, others say there the wave of the future.

"I'm hoping to see some competition in this because whoever's the best is going to win," said Chip King, the owner of Auto Gallery in Fallston, who uses NATNET. "And whoever wins is going to make us the most money and give us a place to go besides the Sun paper."

As a fairly small dealer, King said he spends \$6,000 a month on advertising, more than half of which goes to the Sun.

Right now NAQS has 23 dealers paying \$10 to \$25 per live quote. Once the system becomes computerized, they'll pay \$5 each time an inventory

listing matches a customer request.

NATNET charges its 5 dealers \$5 per vehicle listed with a minimum of 25 listings per month, but will soon switch to monthly fees.

To be successful, King said, the quoting services need to address a glitch that has been the downfall of similar ventures: Dealers seldom have time to update their inventories and prices.

Vowles thinks he has the solution -- setting up a compatible database that will allow dealers to dump their inventories directly into NATNET's network.

Many online services refer buyers to one dealer rather than several. But participating in multiple quote listings will only help dealers, especially in the face of car megastores such as Circuit City's CarMax, King said.

Consumers pay nothing to use NATNET, and a refundable \$10 fee to use the NAQS service. The NAQS fee aims to weed out window shoppers, Obrecht said.

Some car salesmen argue customers can't trust such car quoting services, saying the condition of a blue Ford Mustang with 20,000 miles on it could be vastly different from that of the same model down the street.

"How do you really know that you're really getting a true sense that you're getting a good deal?" asked George Gillem, a sales manager for Len Stoler Ford Porsche Audi.

But Michael Mellion of Acura West in Ellicott City said he signed up with NAQS because it's just another way to advertise that's beneficial to both the dealer and the customer.

Copyright Baltimore Business Publications, Inc. 1996

COMPANY NAMES: National Auto Quote Service, Baltimore, MD, US, SIC:7389,  
National Auto & Truck Marketing Network, Baltimore, MD, US,  
SIC:7375,

CLASSIFICATION CODES: 8300 (Service industries not elsewhere classified);  
8390 (Retailing industry)

DESCRIPTORS: Call centers; Used automobiles; Sales; Internet; Startups;  
Customer services

SPECIAL FEATURE: Photo

?